

SYNERGISTIC SAFEGUARDS: HOW EMOTIONAL INTELLIGENCE AND RELIGIOSITY DETER FRAUD AMONG INDONESIA ACCOUNTING STUDENTS

SALVAGUARDAS SINÉRGICAS: COMO A INTELIGÊNCIA EMOCIONAL E A RELIGIOSIDADE IMPEDEM FRAUDES ENTRE ESTUDANTES DE CONTABILIDADE DA INDONÉSIA

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Dabella Yunia*

*Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia

Orcid: <https://orcid.org/0000-0003-1633-7997>
dabellayunia@gmail.com

Anis Chariri*

*Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia

Orcid: <https://orcid.org/0000-0001-9055-1735>
anischariri@lecturer.undip.ac.id

Siti Mutmainah*

*Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia

Orcid: <https://orcid.org/0009-0005-5217-1658>
sitimutmainah@lecturer.undip.ac.id

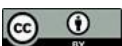
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Abstract

This study examines the roles of emotional intelligence and religiosity in mitigating fraudulent tendencies among accounting students in Indonesia. Utilizing a quantitative survey approach, data were collected from 365 accounting students across Indonesia. Data analysis was performed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with SmartPLS 4 software. The findings reveal that both emotional intelligence and religiosity significantly and negatively influence fraudulent tendencies. More importantly, the study demonstrates that religiosity strengthens the negative impact of emotional intelligence on fraudulent tendencies, indicating a synergistic effect. These results underscore the importance of fostering emotional intelligence alongside strong religious values in aspiring accountants to better equip them against fraud in their future professional careers. This study focuses on emotional intelligence (EI) and religiosity in relation to fraudulent tendencies but did not consider cultural variables, which are highly relevant in Indonesia's diverse socio-cultural context. Future research should integrate cultural dimensions and adopt a longitudinal design to observe how these factors evolve from academic to professional stages. This study

Resumo

Este estudo examina os papéis da inteligência emocional e da religiosidade na mitigação de tendências fraudulentas entre estudantes de contabilidade na Indonésia. Utilizando uma abordagem de pesquisa quantitativa, os dados foram coletados de 365 estudantes de contabilidade em toda a Indonésia por meio de amostragens aleatórias. A análise de dados foi realizada usando a abordagem de Modelagem de Equações Estruturais de Mínimos Quadrados Parciais (PLS-SEM) com o software SmartPLS 4. Os resultados revelam que tanto a inteligência emocional quanto a religiosidade influenciam de forma significativa e negativa tendências fraudulentas. Mais importante ainda, o estudo demonstra que a religiosidade fortalece o impacto negativo da inteligência emocional sobre tendências fraudulentas, indicando um efeito sinérgico. Esses resultados ressaltam a importância de fomentar a inteligência emocional junto com fortes valores religiosos em contadores aspirantes, para melhor prepará-los contra fraudes em suas futuras carreiras profissionais. Este estudo foca na inteligência emocional (IE) e na religiosidade em relação a tendências fraudulentas, mas não considerou variáveis culturais, que são altamente relevantes no contexto sociocultural diverso da Indonésia.



offers originality by addressing a critical gap in accounting ethics literature, namely the lack of empirical evidence on the synergistic role of emotional intelligence and religiosity in mitigating fraudulent tendencies.

Keywords: Emotional Intelligence. Religiosity. Fraudulent Tendencies. Theory of Reason Action. Accounting Students.

Pesquisas futuras devem integrar dimensões culturais e adotar um desenho longitudinal para observar como esses fatores evoluem das etapas acadêmica para a profissional. Este estudo oferece originalidade ao abordar uma lacuna crítica na literatura sobre ética contábil, a saber, a falta de evidências empíricas sobre o papel sinérgico da inteligência emocional e da religiosidade na mitigação de tendências fraudulentas.

Palavras-chave: Inteligência Emocional. Religiosidade. Tendências Fraudulentas. Teoria da Razão, Ação. Estudantes de Contabilidade.

1 INTRODUCTION

Fraud remains a pervasive global issue, causing substantial financial losses and eroding public trust across sectors. (Masehela & Mhlanga, 2023). In the accounting profession, the involvement of accountants and auditors in fraudulent and dishonest practices is a significant concern for both academics and practitioners. This problem is particularly salient in countries like Indonesia, where high levels of corruption persist (Transparency International, 2023). In this context, accountants are expected to uphold the highest standards of ethics and professionalism to ensure the reliability of financial information (Bouaziz *et al.*, 2024; Valerio *et al.*, 2023). However, ethical dilemmas are common, and concerningly, a study in Indonesia found that 6.75% of surveyed students admitted to academic cheating (Heriyati *et al.*, 2023). This finding raises a critical concern: students who engage in academic dishonesty may be more prone to committing fraud in their professional accounting careers (Ariail *et al.*, 2025; Winrow, 2016). Such behavior not only damages the individual's reputation but also severely undermines the credibility of the entire profession (Caliskan *et al.*, 2014). Therefore, understanding the underlying factors that influence accounting students' tendencies toward fraud is paramount for designing effective anti-fraud interventions to cultivate future ethical professionals.

To understand the individual-level factors that mitigate fraudulent tendencies, this study first examines emotional intelligence (EI). Defined as the ability to manage and understand one's own and others' emotions (Schutte *et al.*, 1998), effective emotion

management is crucial for influencing behavior. High emotional intelligence, encompassing the recognition and regulation of emotions, can contribute to positive impression management and reduce unethical behavior (Jain, 2012; Joyce, 2015). Generally, EI is believed to foster ethical attitudes and decision-making (Firmanto & Martinouva, 2020; Hamulić *et al.*, 2024; Tuna, 2020). For instance, Mesmer-Magnus *et al* (2010) demonstrated that higher emotional intelligence is associated with reduced unethical behavior. However, empirical findings on the direct relationship between EI and fraud are mixed. Oboh (2023), for example, paradoxically found a positive relationship between high EI and a greater fraud tendency among Nigerian accounting students, suggesting manipulative tendencies could play a role. Similarly, while Sudirman (2024) indicated that emotional intelligence, combined with moral reasoning, reduces cheating intentions in Indonesia, Gaspar *et al.* (2022) cautioned that individuals with high EI can be more effective at deception in negotiations. These varying findings highlight the complexity of EI's role and suggest the presence of other influential factors.

This study considers religiosity as another key individual-level factor. Religious beliefs and moral values are widely regarded as significant deterrents to unethical behavior. Many religious traditions emphasize honesty, integrity, and accountability, providing a strong moral framework that guides individuals away from dishonest conduct. Students who are regularly reminded of ethical and religious principles are typically less likely to engage in cheating (Sayidah & Hartati, 2020; Yussof & Ismail, 2018). Religiosity, reflecting an individual's commitment to religious values (Huber & Huber, 2012), is particularly relevant in Indonesia, where religion profoundly influences social and professional life (Lontoh & Chia, 2022). Studies by Wijayanti *et al* (2024) and Kusumadewi & Mutmainah, (2024) affirm that religiosity helps prevent cheating by fostering strong moral values. Nevertheless, the influence of religiosity can be conditional; some studies (e.g., Fauzan (2015); Sari & Rifas (2024) noted its impact might be limited without a strong ethical climate or robust internal controls.

Framework of the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975), an individual's behavioral intention is influenced by their attitude toward the behavior and subjective norms. Emotional intelligence can shape an individual's attitude toward ethical behavior by influencing their ability to manage emotions and evaluate the consequences of actions ethically. Simultaneously, religious practices represent subjective norms,

which can reinforce or challenge these attitudes, ultimately influencing behavioral intentions related to fraud. This theoretical approach suggests that interventions aimed at reducing fraudulent tendencies can effectively focus on developing emotional intelligence and strengthening religious values.

Despite the recognized individual contributions of emotional intelligence and religiosity to ethical behavior, a critical gap remains in understanding their *joint and interactive influence* on fraudulent tendencies, particularly within the specific context of accounting students in Indonesia. While existing literature has explored the direct effects of emotional intelligence on ethical decision-making (e.g., Chukwuani, 2024; Gunkel *et al.*, 2014) and religiosity on integrity (Kwarteng *et al.*, 2024; Wardani & Puspitasari, 2023), there is a distinct lack of empirical evidence demonstrating how these two distinct psychological and spiritual attributes work together to prevent fraud. The conflicting findings regarding emotional intelligence's direct effect on unethical behavior (e.g., Mesmer-Magnus *et al.*, 2010 versus Oboh, 2023) highlight the pressing need to explore moderating factors that might explain such variations. Similarly, the conditional effectiveness of religiosity (e.g., Fauzan, 2015; Tarjo *et al.*, 2024) suggests that its impact might be amplified or attenuated by other individual attributes, such as emotional intelligence. Crucially, current research on fraud prevention predominantly focuses on structural controls or individual factors in isolation, neglecting the potential synergistic interplay between psychological capabilities and moral frameworks. Few, if any, studies have specifically investigated how emotional intelligence provides the psychological tools (e.g., self-regulation, empathy) while religiosity offers the moral compass, and how these two combine to form a more robust defense mechanism against fraudulent intentions. This oversight represents a significant void in the accounting ethics literature, particularly given the pervasive ethical challenges faced by the profession globally and the unique socio-cultural dynamics in religious societies like Indonesia.

This study aims to fill this critical gap by investigating the moderating role of religiosity on the relationship between emotional intelligence and fraudulent tendencies. Specifically, this research seeks to answer questions about how emotional intelligence affects fraudulent tendencies. How does religiosity affect fraudulent tendencies? Does religiosity moderate the relationship between emotional intelligence and fraudulent

tendencies, such that its presence strengthens or weakens the impact of emotional intelligence on fraud avoidance?

By expanding on the findings of Oboh (2023) and rigorously examining these relationships within the unique socio-cultural context. This study offers several significant contributions to both accounting ethics literature and professional practice. Theoretically, it extends the existing understanding of ethical decision-making by empirically validating the synergistic interplay between emotional intelligence and religiosity in preventing fraudulent tendencies. While prior research has largely examined these constructs in isolation, our findings highlight that these two seemingly distinct individual attributes do not merely have additive effects but, crucially, interact to form a more robust defense mechanism against unethical behavior. This provides an interesting perspective, suggesting that a holistic approach integrating both psychological capabilities and moral frameworks is essential for comprehensive fraud prevention models. Furthermore, by addressing the mixed findings on emotional intelligence's direct effect on unethical behavior, this research introduces religiosity as a crucial moderating factor, offering a more complete explanation for its varied impact across different contexts.

Practically, these findings hold substantial implications for accounting education and professional development, particularly in highly religious societies like Indonesia. They underscore the pressing need for universities and professional bodies to move beyond purely technical accounting skills and incorporate curricula and training programs designed to foster emotional intelligence and reinforce core ethical values, potentially leveraging the prevalent religious and spiritual teachings within the community. Cultivating these personal attributes in aspiring accountants can lead to a more ethically resilient workforce, ultimately strengthening financial integrity, enhancing public trust, and mitigating the pervasive risks of fraud in the profession.

2 THEORETICAL FRAMEWORK

2.1 Theoretical framework: theory of reasoned action (TRA)

This study uses the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) as its underlying theoretical framework to understand the psychological mechanisms influencing fraudulent tendencies. TRA argues that an individual's behavioral intention is determined by two primary components: their attitude toward the behavior and subjective norms. In the context of this study, attitude towards engaging in fraudulent behavior is considered to be greatly influenced by an individual's emotional intelligence. A higher emotional intelligence, characterized by enhanced self-awareness and emotional regulation, is expected to lead to a more negative evaluation of unethical actions (Pittarello *et al.*, 2018). Simultaneously, subjective norms, which reflect perceived social pressure to perform or not perform a behavior, are represented by religiosity in this research. In a country like Indonesia, religious values profoundly instill norms of honesty and integrity (Huber & Huber, 2012; Lontoh & Chia, 2022), thereby influencing an individual's perception of what constitutes acceptable behavior within their social sphere. By integrating emotional intelligence (as an influence on attitudes) and religiosity (as a source of subjective norms), the TRA provides a robust framework to examine their combined and interactive effects on fraudulent tendencies, offering a comprehensive understanding of both psychological and social drivers of ethical conduct.

2.2 Fraudulent tendencies, emotional intelligence, religiosity

Fraudulent tendency is broadly defined as an individual's predisposition or potential to engage in deceptive or dishonest behaviors for personal gain (Sun & Chen, 2022). This propensity often manifests when individuals perceive an opportunity, feel undue pressure, or are able to rationalize their actions (Cressey, 1950; Yunia & Nawawi, 2019). Beyond these foundational elements, expanded models of fraud highlight the role of individual capabilities (Wolfe & Hermanson, 2004), as well as elements like arrogance and competence (Crowe, 2011; Novitasari & Chariri, 2019), and other stimuli, ego, and collusion (Vousinas, 2019). Importantly, social dynamics also play a significant role;

individuals are more inclined to cheat when they perceive others engaging in similar dishonest behavior (Kocher *et al.*, 2018) or when there is social justification for unethical conduct (Small *et al.*, 2007). Addressing these social influences, such as peer pressure and group norms, is crucial for fostering a culture of honesty and integrity in both academic and professional environments (Daumiller *et al.*, 2024; Kocher *et al.*, 2018). While external factors like pressures, opportunities, and ethical climate are significant, fraudulent tendencies are also intrinsically influenced by personal values, beliefs, emotions, and ideologies (Oboh, 2023). This study delves into these intrinsic factors, specifically emotional intelligence and religiosity.

Emotional intelligence (EI) is widely recognized as the ability to effectively perceive, understand, manage, and utilize emotions, both in oneself and others (Mayer *et al.*, 2000; Schutte *et al.*, 1998). This multifaceted capability is increasingly linked to ethical decision-making and behavior in various professional contexts.

Religiosity is typically characterized as an individual's commitment to and expression of religious beliefs, values, and practices, which serve as guides for internal considerations and chosen behaviors (Spilka & Schmidt, 1983). It encompasses an individual's attitude and consistent adherence to their religious teachings throughout life (Rohman *et al.*, 2023).

2.3 Hypotheses

Higher emotional intelligence can reduce fraudulent tendencies through several interconnected mechanisms: emotional awareness, empathy, and self-regulation. Firstly, individuals with high emotional awareness are better at recognizing their own internal states, including impulses and temptations to engage in dishonest acts. This self-awareness allows for a pause before action, providing an opportunity for ethical deliberation (Romero-Martínez *et al.*, 2019; Teper *et al.*, 2015). Secondly, empathy, a core component of EI, enables individuals to understand and share the feelings of others. This capacity for empathy makes individuals more attuned to the potential harm and negative consequences that fraudulent actions inflict upon victims, organizations, and the broader society (Ibrahim & Ibrahim, 2025; Koufouli & Tollenaar, 2015). Such an understanding can serve as a powerful deterrent, making it more difficult to rationalize

dishonest behavior. Thirdly, strong self-regulation, another facet of EI, allows individuals to manage their impulses and resist temptations, even when faced with opportunities for personal gain through illicit means (Pittarello *et al.*, 2018). This internal control mechanism is critical in preventing immediate gratification from overriding long-term ethical considerations.

Empirical evidence generally supports a negative relationship between emotional intelligence and unethical behaviors, including fraud. For instance, Mesmer-Magnus *et al.* (2010) found that emotional intelligence reduces the likelihood of unethical conduct in workplace settings. Specifically concerning fraud, Mueller *et al.* (2020) demonstrated that higher emotional intelligence reduces susceptibility to fraud among young adults, primarily through improved emotional understanding and judgment. In the context of the accounting profession, Sudirman (2024) highlighted that emotional intelligence, when combined with moral reasoning, suppresses fraudulent intentions among Indonesian auditors, with moral reasoning mediating this effect. These studies suggest that emotional intelligence equips individuals with the necessary internal resources to develop strong negative attitudes towards unethical behavior and to align their actions with pro-social norms.

H1: Emotional intelligence has a negative influence on fraudulent tendencies.

Individuals with strong religious beliefs often exhibit enhanced self-development and a more robust moral compass compared to those without (Sedikides & Gebauer, 2021). In many societies, particularly in Indonesia where religion profoundly influences social and professional life (Lontoh & Chia, 2022), religiosity is recognized as a key factor in shaping ethical behavior.

Religiosity mitigates fraudulent tendencies primarily through the internalization of moral values and the establishment of strong subjective norms within the framework of the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975). Religious teachings universally emphasize principles such as honesty, integrity, justice, and responsibility. When individuals internalize these values, they develop a strong moral aversion to dishonest acts, viewing them as violations of divine or spiritual principles. This internalization creates a powerful intrinsic motivation to act ethically, even in the absence of external oversight (Kwarteng *et al.*, 2024; Weaver & Agle, 2002). Furthermore, religious communities often foster subjective norms that promote ethical conduct,

creating social pressure to adhere to a high moral standard (Huber & Huber, 2012). This collective reinforcement of values can significantly reduce an individual's intention to engage in fraudulent activities (Said *et al.*, 2018).

Empirical evidence largely supports a negative relationship between religiosity and fraudulent tendencies. For example, studies have consistently shown that religiosity significantly reduces cheating intent among various populations, including Indonesian accountants (Wijayanti *et al.*, 2024), and generally prevents unethical behavior through a strong moral framework (Kusumadewi & Mutmainah, 2024; Susilowati *et al.*, 2022; Xu *et al.*, 2017). More broadly, Purnamasari & Amaliah (2015) demonstrated a direct positive effect of religiosity on the fraud prevention, reinforcing the notion that deeply held religious beliefs serve as a significant deterrent.

H2: Religiosity has a negative influence on fraudulent tendencies.

Emotional intelligence (EI) and religiosity are individually positioned to prevent deceptive tendencies (Mueller *et al.*, 2020; Wijayanti *et al.*, 2024). However, the study argues for a synergistic interaction between them, where religiosity reinforces the protective effects of emotional intelligence. This moderating role is particularly salient in societies like Indonesia, where religious values are deeply embedded and significantly influence societal norms and individual behavior (Lontoh & Chia, 2022).

Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) framework, emotional intelligence primarily shapes an individual's attitude toward a behavior (e.g., negative attitude towards fraud), while religiosity largely informs subjective norms (e.g., social and moral pressure against fraud). We propose that these two components are not merely additive but interact. Specifically, strong religiosity can reinforce the ethical evaluations and self-regulatory capacities provided by high emotional intelligence. For instance, individuals with high emotional intelligence are adept at recognizing their impulses and the potential consequences of unethical actions. When this capacity is coupled with strong religious beliefs, the moral imperative derived from their faith (e.g., principles of honesty, accountability to a higher power) further solidifies their negative attitude towards fraud and strengthens their resolve to resist temptation (Sulastri & Kasanah, 2021). Religiosity, by instilling a strong moral compass and emphasizing divine scrutiny, provides an additional layer of ethical motivation and internal control that aligns

with and amplifies the self-regulation and empathy inherent in high emotional intelligence.

Conversely, an individual with high emotional intelligence but low religiosity might still possess the cognitive and emotional tools to understand the implications of fraud but might lack the internalized moral framework or the perceived subjective norm to consistently deter such behavior when faced with intense pressure or compelling opportunity. Similarly, a highly religious individual with low emotional intelligence might struggle with impulse control or accurately assess the full emotional and social impact of their actions, even with strong moral convictions. Thus, the combination of strong emotional self-governance and deeply held moral/religious convictions creates a more potent defense against fraud than either factor alone.

Although the specific moderating effect of religiosity on the emotional intelligence-fraud relationship has not been extensively studied, existing empirical evidence on the role of religiosity in ethical decision-making provides strong indirect support (e.g., Kusumadewi & Mutmainah, 2024; Wijayanti *et al.*, 2024). These studies demonstrate that religiosity reinforces ethical judgments and reduces intentions to engage in unethical acts. Moreover, the direct negative effect of religiosity on fraud intention (Purnamasari & Amaliah, 2015) further suggests its capacity to positively interact with other individual ethical attributes. In the accounting context, where ethical dilemmas are frequent, religiosity can effectively channel an individual's emotional ability to consistently avoid dishonest practices, especially within a religious society like Indonesia.

H3: Religiosity strengthens the negative influence of emotional intelligence on fraudulent tendencies.

3 METHODOLOGY

This study adopted a quantitative research approach. This study involved several variables, namely independent variables, dependent variables, and moderation variables. The independent variable is emotional intelligence and religiosity which at the same time as a moderation variable, the dependent variable is fraudulent tendencies. The population for this study consisted of 4,225 accounting students enrolled at three diverse universities in Indonesia (Sultan Ageng Tirtayasa University, Mercu Buana University Jakarta, and

University of Muhammadiyah Surakarta). The sample size was determined using the formula by Yamane (1967) for a population of 4,225, with a 5% margin of error and a 95% confidence level. Based on this calculation, a minimum sample size of 365 respondents.

The data used in this study is primary data. Informed consent is consciously obtained from all subjects involved in the study. Respondents are voluntary in filling out questionnaires and can refuse. Respondents are assured of anonymity and confidentiality to encourage honest responses. Data collection 14 days, with participants assured of anonymity and confidentiality to encourage honest responses. survey questionnaire was distributed via Google Forms. Data were analyzed using SmartPLS 4.0 software, following the guidelines for PLS-SEM. The analysis proceeded in two main stages: evaluating the measurement model and then the structural model.

All variables in this study were measured using validated, established instruments, adapted to the Indonesian context where necessary to ensure cultural relevance and semantic equivalence. A 5-point Likert scale was consistently used across all measures (1 = strongly disagree/never, 5 = strongly agree/always). Emotional Intelligence (EI) was measured by the Schutte Self-Report Emotional Intelligence Test (SSEIT) (Schutte *et al.*, 1998), which comprises 33 items designed to assess various facets of emotional intelligence. Fraudulent tendencies were assessed using a questionnaire modified from Awang & Ismail (2018) and Oboh (2023). This scale incorporates scenarios relevant to the Indonesian accounting context, followed by 5 items that evaluate respondents' moral judgment and intention to engage in fraudulent behavior. Religiosity was gauged using the Centrality of Religiosity Scale (CRS-15) (Huber & Huber, 2012), which consists of 15 items designed to capture the salience and importance of religious beliefs in an individual's life.

4 RESULTS AND DISCUSSIONS

Table 1

Measurement Model Result

Variable	Indicators	Outer Loadings	Information	Cronbachs Alpha	Composite Reliability	AVE
	EI1	0,706	Valid	0,973	0,975	0,541

Variable	Indicators	Outer Loadings	Information	Cronbachs Alpha	Composite Reliability	AVE
Emotional Intelligence (EI)	EI2	0,759	Valid	0,860	0,872	0,704
	EI3	0,724	Valid			
	EI4	0,755	Valid			
	EI5	0,738	Valid			
	EI6	0,727	Valid			
	EI7	0,724	Valid			
	EI8	0,704	Valid			
	EI9	0,744	Valid			
	EI10	0,750	Valid			
	EI11	0,738	Valid			
	EI12	0,728	Valid			
	EI13	0,703	Valid			
	EI14	0,739	Valid			
	EI15	0,730	Valid			
	EI16	0,751	Valid			
	EI17	0,728	Valid			
	EI18	0,759	Valid			
	EI19	0,773	Valid			
	EI20	0,702	Valid			
	EI21	0,734	Valid			
	EI22	0,728	Valid			
	EI23	0,703	Valid			
	EI24	0,768	Valid			
	EI25	0,725	Valid			
	EI26	0,740	Valid			
	EI27	0,759	Valid			
	EI28	0,743	Valid			
	EI29	0,753	Valid			
	EI30	0,748	Valid			
	EI31	0,737	Valid			
	EI32	0,715	Valid			
	EI33	0,728	Valid			
Religiosity (RG)	RG1	0,718	Valid			
	RG2	0,709	Valid			
	RG3	0,707	Valid			
	RG4	0,769	Valid			
	RG5	0,736	Valid			
	RG6	0,731	Valid			
	RG7	0,770	Valid			
	RG8	0,757	Valid			
	RG9	0,757	Valid			
	RG10	0,705	Valid			
	RG11	0,775	Valid			
	RG12	0,712	Valid			
	RG13	0,717	Valid			
	RG14	0,735	Valid			
	RG15	0,741	Valid			
Fraud Tendency (FT)	FT1	0,878	Valid	0,940	0,942	0,542
	FT2	0,841	Valid			
	FT3	0,779	Valid			
	FT4	0,854	Valid			

Source: PLS Smart Output, 2025

Table 1 presents that all indicators demonstrated strong convergent validity, with outer loadings consistently above the recommended threshold of 0.7. Cronbach's Alpha values (EI = 0.973; RG = 0.860; FT = 0.940) and Composite Reliability values (EI = 0.975; RG = 0.872; FT = 0.942) all comfortably exceeded the 0.7 threshold, indicating high internal consistency. The AVE for each construct (EI = 0.541; RG = 0.704; FT = 0.542) met the criterion of 0.5 or higher, ensuring that each construct uniquely captured its intended variance and was distinct from other constructs in the model.

Table 2

Fornell Larcker

	EI	FT	RG
EI	0,735		
FT	-0,334	0,839	
RG	-0,108	-0,440	0,736

Source: PLS Smart Output, 2025

Table 2 presents the square roots of the AVEs are: 0.735 for EI, 0.839 for FT, and 0.736 for RG. This consistent pattern confirms that each construct is adequately distinct from the others.

Table 3

Heterotrait-Monotrait Ratio (HTMT)

	EI	FT	RG	RG x EI
EI				
FT	0,354			
RG	0,123	0,480		
RG x EI	0,033	0,663	0,178	

Source: PLS Smart Output, 2025

Table 3 shows the Heterotrait-Monotrait Ratio (HTMT) values between constructs are below the recommended threshold of 0.85. Low HTMT values provide evidence that these constructs are indeed distinct from each other.

Table 4*Collinearity*

No	Indicators	VIF	No	Indicators	VIF	No	Indicators	VIF
1	EI1	2,123	19	EI26	2,270	37	FT4	2,379
2	EI10	2,329	20	EI27	2,466	38	RG1	1,904
3	EI11	2,200	21	EI28	2,286	39	RG10	1,901
4	EI12	2,156	22	EI29	2,408	40	RG11	2,219
5	EI13	2,037	23	EI3	2,203	41	RG12	1,794
6	EI14	2,323	24	EI30	2,439	42	RG13	1,861
7	EI15	2,292	25	EI31	2,258	43	RG14	2,010
8	EI16	2,433	26	EI32	2,034	44	RG15	2,076
9	EI17	2,425	27	EI33	2,212	45	RG2	1,878
10	EI18	2,410	28	EI4	2,378	46	RG3	1,894
11	EI19	2,643	29	EI5	2,326	47	RG4	2,232
12	EI2	2,491	30	EI6	2,182	48	RG5	1,963
13	EI20	2,221	31	EI7	2,226	49	RG6	2,021
14	EI21	2,249	32	EI8	1,951	50	RG7	2,214
15	EI22	2,277	33	EI9	2,287	51	RG8	2,119
16	EI23	2,042	34	FT1	2,547	52	RG9	2,198
17	EI24	2,513	35	FT2	2,169			
18	EI25	2,264	36	FT3	1,917			

Source: *PLS Smart Output*, 2025

Table 4 presents the results of the Variance Inflation Factor (VIF) analysis to assess multicollinearity. The VIF values for all 52 indicators ranged from a minimum of 1.794 (for RG12) to a maximum of 2.643 (for EI19). All values were well below the commonly accepted threshold of 5 (Hair *et al.*, 2014).

Table 5*R-Square and Q-Square*

	R Square	Q Square
Fraud Tendency	0,627	0,613

Source: *PLS Smart Output*, 2025

Table 5 presents the R-Square value of 0.627 indicates that 62.7% of the variance in fraudulent tendencies can be explained by the independent variables (emotional intelligence and religiosity, including their interaction) included in the model. Furthermore, the Q-Square value of 0.613 indicates that the model possesses strong predictive validity for fraudulent tendencies.

Table 6.*Goodness of Fit*

	Saturated Model	Estimated Model	Rule of thumb
SRMR	0,036	0,037	≤ 0.8

Source: PLS Smart Output, 2025

Table 6 presents The SRMR value for the saturated model was 0.036, and for the estimated model, it was 0.037. Both of these values are well below the commonly accepted threshold of ≤ 0.08 , as recommended by Henseler *et al.* (2015) and Hu & Bentler (1999). This indicates that both the saturated and estimated models exhibit a low residual correlation rate, suggesting a good fit with the empirical data.

Table 7 presents the results of the hypothesis testing, which examines the direct effects of emotional intelligence and religiosity on the propensity to cheat, as well as the moderating role of religiosity in their interaction.

Table 7*Hypothesis Testing Results*

Hypothesis	Statement	Path Coefficient	T-Statistic	P-value	F Square	Information
H1	Emotional intelligence has a negative effect on fraudulent tendency.	-0,371	7,701	0,000	0,364	Supported
H2	Religiosity has a negative effect on fraudulent tendency.	-0,385	8,029	0,000	0,380	Supported
H3	Religiosity strengthens the negative influence of emotional intelligence on fraudulent tendencies.	-0,577	14,873	0,000	0,767	Supported

Source: PLS Smart Output, 2025

5 DISCUSSION

The negative effect of emotional intelligence (EI) on fraudulent tendencies has received strong support. These findings indicate that higher levels of emotional intelligence are associated with a reduced tendency to engage in fraudulent behavior among accounting students. This result aligns robustly with the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) which suggests that an individual's attitude

towards a behavior directly influences their behavioral intention. In this context, emotional intelligence appears to facilitate the formation of a strong negative attitude towards fraudulent acts, thereby lowering the intention to commit fraud.

This finding is consistent with a growing body of literature emphasizing the protective role of emotional intelligence in ethical decision-making. Specifically, our results corroborate previous research by Mesmer-Magnus *et al.* (2010), who demonstrated that emotional intelligence reduces unethical behavior in organizational settings. Similarly, Mueller *et al.* (2020) found that EI diminishes susceptibility to fraud among young adults by enhancing their emotional understanding. In the specific context of Indonesian professionals, Sudirman (2024) also highlighted that emotional intelligence, particularly when combined with moral reasoning, effectively suppresses fraudulent intentions. The capacity of individuals with high emotional intelligence to effectively understand, manage, and utilize their emotions (Schutte *et al.*, 1998) enables them to navigate internal pressures and external temptations that might otherwise trigger unethical behavior (Baranidharan & Dhakshayini, 2024).

The negative effect of religiosity on fraudulent tendencies has received strong support. These findings indicate that higher levels of religiosity significantly reduce the likelihood of engaging in fraudulent behavior among accounting students. This result is strongly consistent with the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975), which highlights subjective norms as a key determinant of behavioral intention. In this context, religiosity serves as a powerful subjective norm, instilling strong expectations within individuals that they should act ethically in their environment, thereby diminishing fraudulent intentions.

The results of this study support previous studies by Wijayanti *et al.* (2024), Kusumadewi & Mutmainah (2024), Susilowati *et al.* (2022), and Xu *et al.* (2017), all of which confirmed that religiosity can effectively reduce various forms of fraud and unethical behavior. Religiosity, defined by an individual's level of belief, practice, and commitment to religious teachings (Rohman *et al.*, 2023), inherently emphasizes core values such as honesty, integrity, and morality, which are fundamentally at odds with fraudulent practices.

The mechanism by which religiosity reduces the propensity to cheat lies in the internalization of these moral values and a perceived sense of accountability to a higher

power or community (Kwarteng *et al.*, 2024; Weaver & Agle, 2002). When individuals deeply internalize these religious principles, they develop a strong intrinsic motivation to act honestly, feeling a personal responsibility to uphold these virtues.

According to the Theory of Reasoned Action, religiosity shapes an individual's perception of social pressure and expectations from important reference groups, such as family, religious communities, or spiritual leaders. Accounting students with high religiosity tend to perceive strong community expectations to be honest and avoid cheating, which translates into reduced intentions to commit fraud. This is consistent with findings from studies showing a negative relationship between religiosity and fraudulent tendencies among employees and other professionals (Kusumadewi & Mutmainah, 2024; Susilowati *et al.*, 2022; Wijayanti *et al.*, 2024).

For aspiring accountants, a high level of religiosity serves as a vital self-regulation mechanism (Carter *et al.*, 2012; Vitell *et al.*, 2009). Through the internalization of principles such as justice, honesty, and moral responsibility from their religious teachings, individuals are inherently inhibited from engaging in unethical acts, thereby reducing their fraudulent tendencies (Vitell *et al.*, 2009). This role of religiosity is particularly critical for the accounting profession, where upholding professionalism and integrity forms the bedrock of public trust in financial information. Strong integrity ensures the provision of accurate and reliable financial data, which is indispensable for sound business decision-making.

This crucial finding indicates that religiosity acts as a significant amplifier of emotional intelligence's protective effect against fraudulent behavior. This extends beyond religiosity's direct impact on fraud intention, suggesting a more complex, interactive mechanism (Purnamasari & Amaliah, 2015). This study's results demonstrate that religiosity functions as a catalyst, enhancing the role of emotional intelligence in mitigating fraudulent tendencies. Individuals who possess both high emotional intelligence and strong religious convictions tend to exhibit a notably lower propensity for fraud. This synergy occurs because individuals with high emotional intelligence, already adept at understanding and managing their emotions and recognizing the ethical implications of their actions, become even more sensitive to ethical values when their religiosity is also high. Religiosity provides a powerful normative framework that explicitly emphasizes honesty, integrity, and moral accountability (Huber & Huber, 2012;

Weaver & Agle, 2002), which resonates deeply with and further reinforces the ethical self-regulation provided by emotional intelligence. This combined strength creates a more robust internal defense mechanism against fraudulent temptations.

This finding helps to reconcile some of the inconsistencies observed in prior research regarding the singular impact of religiosity on ethical behavior. While studies by Kusumadewi & Mutmainah (2024), Purnamasari & Amaliah (2015) and Sulastrri & Kasanah (2021) have affirmed religiosity's role in increasing ethical sensitivity and suppressing fraudulent intentions, particularly in religious societies, other studies, such as Fauzan (2015), Hidayatulloh & Sartini (2019), and Sari & Rifas (2024), noted that religiosity's influence could be limited or insignificant, often when overshadowed by external pressures, weak ethical climates, or dominant internal controls. Our findings suggest that religiosity's power to deter fraud may be maximized when it interacts with an individual's intrinsic capacity for emotional and ethical self-governance. It indicates that emotional intelligence provides the *how* (managing self and others' emotions, understanding consequences), while religiosity provides the *why* (moral framework, accountability to higher principles), making the combined effect more potent

6 CONCLUSION

This study aimed to investigate the direct effects of emotional intelligence and religiosity on fraudulent tendencies, as well as the moderating role of religiosity in the relationship between emotional intelligence and fraudulent tendencies among Indonesian accounting students. Our findings consistently demonstrate that emotional intelligence negatively affects fraudulent tendencies, religiosity negatively affects fraudulent tendencies, and, significantly, religiosity strengthens the negative influence of emotional intelligence on fraudulent tendencies.

The results underscore that Indonesian accounting students generally possess strong emotional management skills, which serve as a critical internal defense mechanism against fraud. This suggests that their ability to understand and regulate emotions equips them to navigate pressures and temptations, thereby reducing their inclination towards dishonest acts. Furthermore, the study highlights the profound impact of religiosity, indicating that students who internalize religious values, such as honesty and integrity,

are less likely to engage in fraudulent behaviors. This dual influence of emotional maturity and strong moral principles rooted in faith provides a robust foundation for ethical conduct in their future professional careers.

The most significant contribution and novelty of this study lie in empirically demonstrating the moderating role of religiosity. While previous research has explored the individual effects of emotional intelligence and religiosity on ethical behavior, this study reveals that religiosity does not merely act as an independent deterrent but also amplifies the protective effect of emotional intelligence against fraud. This synergistic relationship implies that in a religiously observant society like Indonesia, the moral framework provided by faith empowers individuals with high emotional intelligence to more effectively manage ethical dilemmas and resist fraudulent impulses. This finding offers a nuanced understanding of how internal psychological attributes and external spiritual influences interact to shape ethical behavior, particularly relevant for emerging economies with strong cultural and religious underpinnings. Overall, these findings position Indonesian accounting students as promising future professionals, equipped with both cognitive-emotional and spiritual safeguards against fraudulent practices, critical for ensuring the integrity of financial information.

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Authors' Contribution

All authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

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