

# Improving positive work behavior of back office employees at sharia microfinance institutions with involvement in religious work life to anticipate fraud

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## Abstract

**Purpose** - This research aims to determine how efforts to anticipate employee fraud, especially in the back office, are made through human resource development management. How HRD develops the conceptualization of quality work life with religiosity-based organizational cohesiveness nuances in strengthening the positive work behavior patterns of the back office so that fraud does not occur.

**Method** - This research is a qualitative case study with the object of research at SMFIs. Data were obtained using in-depth interviews, observations, and by taking notes. The analysis techniques used were triangulation, visualization of results and patterns of matching between findings with previous research results and existing theories.

**Result** - The research results are the conceptual development of quality work life nuanced cohesion with religiosity.

**Implication** - The recommendations of this study are to strengthen the positive work behavior of Back Office Employees to anticipate fraud. And other recommendations to strengthen Religiosity Organizational Cohesion on the Quality of Work Life with Employee Involvement.

**Originality** - This research is a study that solves the problem of negative behavior with an HR development approach, namely trying to color the Quality of Work Life with Religiosity Organizational Cohesion.

**Keywords:** positive work behavior; quality work life; organizational cohesion; religiosity; fraud



## Introduction

Sharia Microfinance Institution (SMFIs) Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) or in English: Sharia Savings and Loan Cooperative, is an institution engaged in sharia-based savings and loan services. This institution collects funds from members and distributes them to its members as financing. The legality of this institution is a cooperative and under the guidance of the cooperative office.

Human Resource Development (HRD) is very necessary in the management and development of SMFIs. It is even possible that human resources who have high competence and commitment as well as with strong religiosity to heed all duties without fraud. However, there is a phenomenon of fraud in SMFIs which mostly can be handled immediately, and even the fraud anticipation tends to improve.

Fraud is a deliberate mistake by humans related to the interests of themselves, which is very likely to override and or not heed/care about the organization/company where they work. Similarly, employees who are in back office positions, or who can be in finance and accounting tasks in SMFIs have the opportunity to commit fraud, with technical mastery and procedures in their Standard Operating Procedures (SOP) and Sustainable Operations Management (SOM) that can be deflected and or engineered, and for their own interests, so that fraud possibly occurs.

There are many phenomena of fraud cases that occur in SMFIs. Actually, SMFIs are sharia-based institutions, meaning that there is a value of religiosity behind the existence of these institutions. The fraud was committed by the superior level, as well as ordinary employees. However, Indrapraja et al. (2021) suggest that religiosity has no effect on fraud. Anindyajati and Yendrawati (2022) suggest that the internal control system, ethical behavior (positive behavior), and also the whistleblowing system have an influence that can prevent fraud.

Perhaps the value of religiosity in an organization requires the formation of a quality of work life that can support the development and cultivation of

these religious values so that they can color the character of the individuals in the organization. Rahmah (2017) and Susanti (2015) suggest that between religiosity and quality of work life, there is a relationship that can build Organizational Citizenship Behavior (OCB). In OCB, there are indications of positive behavior, such as mutual help, mutual respect, and mutual appreciation, as well as responsibility and honesty. According to Puspasiwi et al. (2022) and Uttunggadewwi (2019), religiosity influences OCB.

The uniqueness of this research is that sharia-based SMFIs are required to be able to build what is actually a necessity, namely "religious habituation", which then becomes religiosity-based organizational cohesion. This organizational cohesion can then color the quality of work life in this SMFI, so that it can become an environment for conducting a learning process for their self-development to the competence and commitment that exists in them, becoming higher. In this case, it includes the back office employees so that they can bring up and develop the characters of honesty, discipline, commitment, objectivity, caring, and being able to keep themselves from fraud in carrying out employee duties in the back office position at the SMFI.

## Literature Review

### Fraud

Fraud, according to Dinata et al. (2018), is a bad and unethical act and has a negative impact on individuals and organizations where fraud is committed by the person concerned, either individually or together. Istifadah and Senjani (2020) argue that fraud stems from the actions of someone who is not trustworthy (betrayal) of what is entrusted to him.

According to Azizah and Reskino (2023), fraud often occurs in a company with the aim of protecting the company's good name, increasing profits, and so on. For companies that operate in a commercial environment, the results of these operations are described through financial statements. Regarding this fraud, Rachmawati and Marsono (2014) add that the act of manipulating financial statements is a form of fraud or fraud.

Financial reports that embody management accountability should be presented reliably, relevantly, and free from fraud (Rahma and Suryani, 2019). However, many management parties still commit fraud so that the financial statements look good. Faradiza (2018) explains that fraudulent practices carried out on financial statements include manipulation of financial records, deliberate omission of events, transactions, accounts or other significant information or misapplication of accounting principles, policies or procedures used to measure, record, report and disclose transactions.

### **Work Culture, Islamic Work Ethics**

Fatimah and Frinaldi (2020) argue that work culture is a philosophy and values, as well as the application, as well as the habits that exist in a person, group or organization in carrying out their work. Asniwati and Oktaviani (2023) suggest that in implementing a work culture, it is necessary to improve employees' perceptions, mindsets, and change behavior by developing work culture values. The application of work culture is shown by work behavior, a person's work attitude in the organization which is accompanied by a related work culture. Employee work behavior that is in line with the work culture has an impact on positive work ethics.

Islamic work ethics views dedication to work as a virtue, which is responsible for the organization and has an honest and sincere attitude in carrying out its work (Rachmawati and Sudarma, 2016; Kurniasari and Bahjahtullah, 2022). So, it needs effort on everyone because work is a form of obligation, and everyone must be able to work together and be able to overcome obstacles and avoid mistakes together.

### **Religiosity, Organizational Cohesion, Quality of Work Life**

Religiosity in the view of Islam is defined as an awareness that arises from a person, which encourages him to behave as taught in the religion he adheres to, to achieve a balance between worldly needs and his obedience to Allah (Istifadah and Senjani, 2020; Umam, 2021). Pertiwi and Rahman (2021) suggest that people who have high religiosity will have high ideals and

empathy so that they pay attention to the interests of others. This means that religiosity really allows each person in a group or organization to be together. Therefore, religiosity can be one of the backgrounds of the quality of work life and organizational cohesion.

Organizational cohesion, according to Kristanti and Jannah (2022), is the extent to which individuals feel brotherhood, mutual understanding, a sense of mutual need, and a sense of role; while the quality of work life, according to Irmayanthi and Surya (2020), can be interpreted as an organizational perspective that aims to improve the quality of employee work life.

Cohesion, which is an atmosphere of togetherness in an organization, can foster positive behavior in the work atmosphere in the organization. A pleasant organizational work atmosphere in many employee perceptions can be the development of the quality of work life in an organization (Irmayanthi dan Surya, 2020).

#### **Religiosity-Based Quality of Work Life, Organizational Religiosity Cohesion**

Quality of work life based on religious habituation is the state of the work climate that exists in the minds of employees that is built due to togetherness in increasing and internalizing religiosity. This is related to positive behavior patterns together so as to bring about work comfort, good quality relationships, happiness, togetherness, mutual understanding, mutual respect, mutual assistance, and a sense of closeness and support to always actively participate in the organization. The background of quality of work life based on religiosity is the development of organizational religiosity cohesion.

According to Budiharjo (2016), organizational religiosity cohesion which is the background of quality of work life based on religion, where religious practices are always sought to encourage the strengthening of religiosity and positive employee behavior, is a work climate in an organization in which there is a close relationship between its members based on the implementation of piety together.

## Research Methods

This research was conducted in the Pekalongan area of Central Java province with the object of SMFI KSPPS which is a Cooperative Legal Entity with a provincial scale operationalization area. Its head office is located in Pekalongan Municipality. This research was conducted from October 2022 to August 2023 by using a descriptive qualitative approach with a case study model. Qualitative research is research that is carried out with a certain setting that exists in a real/natural life environment with the intention of investigating and understanding the symptoms or phenomena that occur (what happens, why it happens, and how it happens) (Fadli, 2021).

The data used in this study are data from in-depth interviews with several required participants (determined by the required authority and competence), data from observation records/direct observation, and also the acquisition of other secondary data, including documents and photographic evidence obtained. The obtained data were reviewed using the triangulation technique, then the data were confirmed and analyzed. The triangulation technique is both triangulation between sources (both internal and external sources), as well as triangulation between methods, and then visualization of findings and pattern matching. The data have passed through the following processes; data reduction, data display, and withdrawal of conclusions which are considered to be findings in this study.

This research has met the validity qualifications, both construct validity, internal validity, external validity, and reliability, meaning that the research has been carried out step by step in accordance with the research plan. This research has also met the criteria of credibility, transferability, auditability, and confirmability.

## Results and Discussion

### Fraud Phenomenon in SMFI Back Office Employees

Based on the understanding of fraud obtained in this study, there is a tendency to assume that fraud is an error and fraud that is intentionally

committed by employees for their own or group interests and harms the SMFIs where they work. Such understanding or assumption is usually related to the use/misuse of finances by the person concerned. This means that the understanding of fraud tends to be limited to financial abuse. There is also abuse of authority, but fraud or error ends in the financial aspect as well.

Regarding financial statements, there is a view that a good financial report will give the perception that the condition of the company/organization is good, too. This view is not necessarily wrong, but it can lead to an inappropriate attitude or behavior towards financial reporting. Because of the assumption of the above, it is very possible that there is a work behavior to 'beautify' financial reports. And this is a necessity for an effort in order to get a health assessment that is not classified as not good from the relevant agencies. And such things are understood in the organization/company. Rahma and Suryani (2019) classify management who still commits fraud so that the financial statements look good as the fraud category because it can describe conditions that are not true.

#### **SMFI Employees Job Engagement**

This qualitative research found that employees' understanding of employee engagement is their participation or activeness in the work life of their workplace, in this case, SMFIs. Vivian et al. (2019) suggest that employees with high work engagement care deeply about the type of work they do, or it can be said that there is work intensity or what is called work engagement.

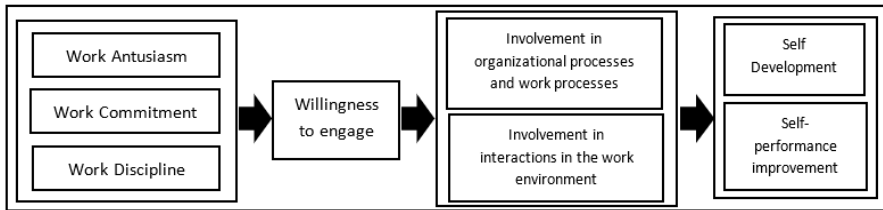
This is also in accordance with the results of triangulation which also suggests that their involvement in the world of work is the seriousness and enthusiasm of the work of SMFI employees, including how they always improve their work, so that they can produce work results that can be rated as high performance. It is strongly supported by Pranitasari et al.'s (2019) statement that employees who have high or positive involvement will always strive to contribute and high productivity to the organization.

In this study, it is also found the phenomenon that work involvement must be able to show work enthusiasm, work commitment, work discipline, work hard, willingness to learn what is in the work process, and willingness in self-development. According to Septiadi et al. (2017), organizations that more often involve employees in every job have the intention that these employees become more committed to work. Budiharjo et al. (2023) argue that work enthusiasm is the spirit of work that must be pursued tirelessly by employees. This work enthusiasm is very much needed, because there is awareness, motivation, commitment, and enthusiasm. Work enthusiasm is clearly opposite to workload, opposite to the severity of things that must be achieved, but enthusiasm is a passionate movement full of enthusiasm to achieve maximum performance for happiness and feelings of pleasure at work.

Vivian et al. (2019) also argue that employees who are involved will feel that they are part of the organization that will participate in determining the future life of the organization. From this, it appears that involvement will build employee loyalty and commitment. Marimin and Santoso (2020) argue that commitment is an important behavioral dimension that can be used as an assessment of individual employees to remain as members of the organization. Commitment can also be an orientation for employees to be involved in the organization.

SMFI employees, especially those in the back office section, understand very well that work involvement is not only an involvement in working enthusiastically, but also streamlining self-improvement through work experience at SMFI as a learning process. Because in the organization, there is a learning process for employees to realize. Latupapua et al. (2023) suggest that the process of learning process in the organization is called organizational learning. Employee involvement, in addition to work involvement, is also an involvement to participate both attitudinally and emotionally in a certain sequence of events or a certain process.



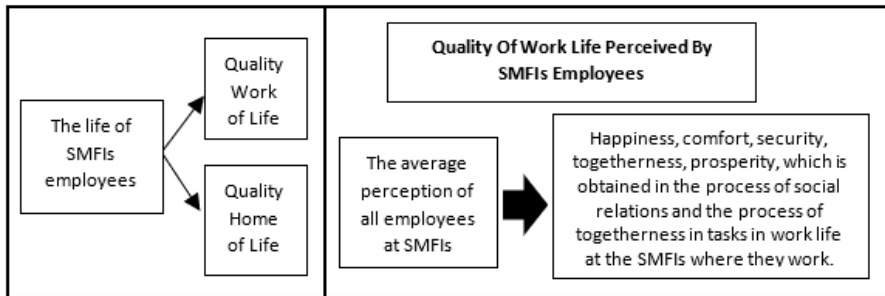


**Figure 1. SMFI Employees Job Engagement**

### Quality of Work Life

In this study, it was found that there is a meaning of "life in the world of work", or work is the life of employees, including back office employees. The employees understand that besides having a life at home, they also have a life in the world of work, that is in the SMFIs. So they also suggest that in the world of work, the SMFI as their work place, is actually a second home for them.

This means that if they get a pleasant work life at the SMFI, it shows that there is a good quality of work life at the SMFI. This is as stated by Hasmalawati and Hasanati (2017) that the quality of work life is seen in a situation that is pleasant or not for the work environment for employees. Therefore, Afroz (2017) considers that it is important for organizations to provide a quality of work life that provides satisfaction to employees. Likewise, according to Ristanti et al. (2016), it is important how organizations provide good services and facilities for employees in order to form effective, efficient, and productive employees by not forgetting the welfare, comfort, appreciation, and satisfaction. Adikoeswanto et al. (2020) emphasize the importance of quality of work life for organizational commitment, so that employees are willing to provide all kinds of resources they have, including their abilities or capabilities.



**Figure 2. Quality Of Work Life Perceived By SMFIs Employees**

This is certainly in accordance with what is stated by Ogunola (2022) that the quality of work life includes the overall material and non-material achieved by employees throughout their tenure and or tenure in an organization as a reward for their efforts, also related to the interests of achieving organizational goals.

Similarly stated by Riyono et al. (2022), in the quality of work life there is the quality of relationships between employees with one another (interpersonal), and the quality of enthusiasm or willingness to be involved in a process for self-development, namely indicators of trust, respect, and care, including the quality of interpersonal relationships in the organization. And all of this is a measure of employee well-being, including those in the back office. On the other hand, aspects of learning and contributing are indicators of employee attitude and motivation that can predict productivity.

**Organizational Cohesion, Religiosity, and Positive Work Behavior**

There are habits of religiosity together (religious habituation) in the SMFI studied, in the forms of reciting the Qur’an together, listening to each other, seven-minute lectures, praying in congregation, especially at dzuhur and asr times for the office employees, including back office officers. They also pointed out that there is a positive effect of these habits, namely the positive behavior between one employee and another. This positive behavior is referred to as *amal sholih* or social piety. Social righteousness, according to Aziz (2020), is goodness or harmony in living together or in groups.

In the SMFI work environment, an employee together with his coworkers and supervision, of course, is part of the unity of togetherness in the SMFI. Therefore, Umihastanti and Frianto (2022) argue that coworkers and supervisors are individuals who have very close interactions with each other in an organization. Thus, this can be an atmosphere in the work environment that can be developed to be enjoyable for all employees including the back office, as long as the time concerned is still working.

It is also stated that the duty of employees becomes a practice of worship that begins with the intention only for Allah alone. Employees' sincere work, but full of seriousness and professionalism, is such a charity and is called good work or piety which also automatically appears in the state of being at work, or referred to as positive work behavior. Thus, in addition to the existing concept of piety, there are 3 kinds of piety produced by religiosity-based organizational cohesion, namely:

- ritual piety or individual piety that prioritizes relationships with God, or prioritizes aspects of ritual worship to God (Surendah, 2020; Haryadi & Munandar, 2021).
- social piety or individual/group behavior that is very concerned with religious values (Islam), which is social in nature (Surendah, 2020; Aziz, 2020; Haryadi & Munandar, 2021).
- piety which automatically appears as a practice (Aziz, 2020), in a state of work or good or positive work behavior or professionalism, and professionalism is also supported by ritual piety for blessings from Allah. This is as stated by Sungadi (2021), that religious matters can also increase a person's competence in improving their skills and knowledge.

Piety that automatically appears in a state of work or good or positive work behavior or professionalism is the main finding in this study. This is as stated by Sungadi (2021), that religion is present in a person's soul to organize the person's entire life, and becomes the basis for charity and activity, and becomes a reference or human guideline in a career.

This arises because of the process of internalisation and continuous change towards various kinds of things that are increasingly positive, better, more correct and more accomplished. Of course, this can be supported by building organizational cohesion based on strong religiosity.

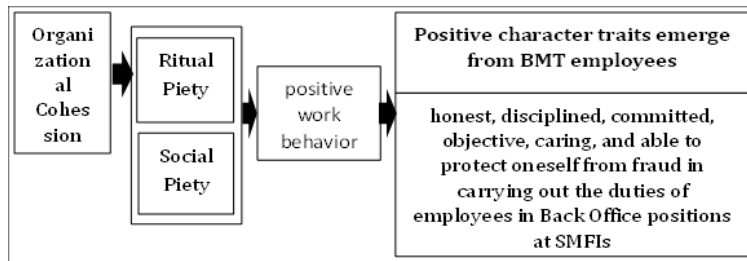


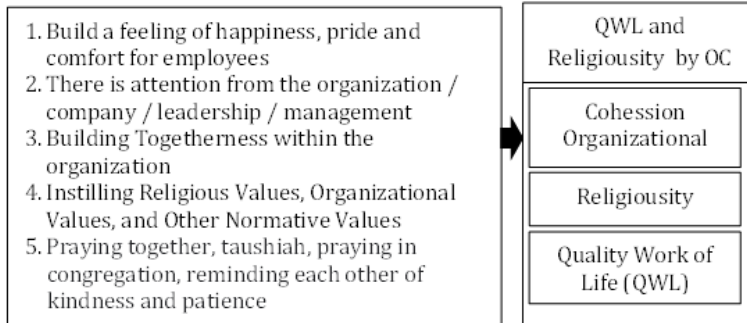
Figure 3. Positive character traits emerge from BMT employees

### Implementation of Religiosity-based Organizational Cohesion in Quality of Work Life, and Its Specificity in Back Office

There is a good strengthening of quality of work life in the studied SMFIs. This is evident from the atmosphere that is:

- built a sense of happiness, pride and comfort in the employees,
- there is attention from the organization/company, leadership, and management,
- there is a good relationship between employees so that it builds kinship,
- to build a good quality of work life, it is necessary to instill religious values (in this case, Islam), and corporate normative values, such as work professionalism, target orientation,
- employees must be able to become the personification of the company.

**The Implementation Of QWL By Cohesion of organizational religiosity**



**Figure 4. The Implementation Of QWL by Cohesion of Organizational Religiosity**

There is also a special routine briefing for back office employees so that the tasks carried out can provide qualifications for work results that are classified as good. And in this briefing, it is also conveyed the cultivation of the values of honesty, discipline, loyalty, not procrastinate work, being careful, objective, not making mistakes. This becomes a process of internalisation of values in the work life of the SMFIs.

The quality of work life in this SMFI is continuously pursued with the quality of life of religiosity together. This means that there is a religious habituation in every day, such as joint recitation, *tausiah* (religious lectures), *dhukha* prayers, Dzuhur and Ashar prayers together, mutual respect, reminding each other of good things and reminding for patience. This quality or work life, if also accompanied by organizational cohesion and religiosity, will direct the behavior of employees' behavior to positive behavior.

**Strategies for Increasing Work Engagement in QWL Nuanced by Organizational Cohesion Nuanced by Religiosity and Positive Work Behavior in Back Office Employees**

It was found that positive work behavior is a reflection of the morals of each employee. Therefore, morals are not an instant matter, but must be developed through a process of internalization and habituation of good deeds and leaving bad ones. This is as stated by Ardiyanti (2022), that moral

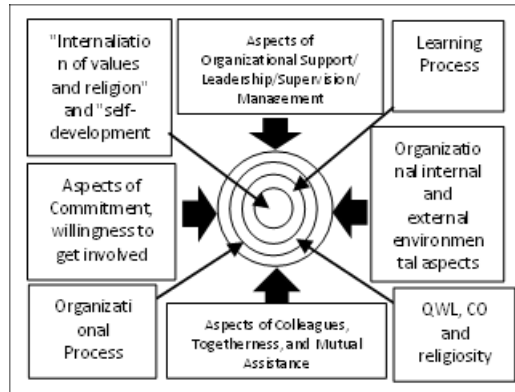
development (education) is an effort made to help develop and direct the individual soul from its innate nature towards a better civilization.

More specifically related to employees in the back office position, or literally, from the triangulation study, it is stated that there are 4 pillars of building positive back office behavior as high-performance and development-oriented characteristics, namely:

- There is a process and strengthening of the internalization process of the value of religiosity and other normative values that can support the formation of a moral personality. There is a separate briefing in which there is also content or technical substance of the back office, and also the value of religiosity and other normative values. This is as stated by Ikhwan et al. (2019), that internalizing values into the human soul is an effort to instill knowledge, being able to do.
- There is supervision support and organizational support related to the implementation of the duties of Back Office employees in carrying out financial functions or accounting functions. This is as stated by Siswanti and Pratiwi (2020), that support from the organization is a catalyst for improving positive employee outcomes. This behavior can be in the form of improving the quality of work behavior, and performance.
- There is togetherness and functional coordination among fellow back office employees and with other department employees.
- There is awareness of each back office employee who always increases commitment to foster positive behavioral that supports the work of the back office. This is as stated by Fuady et al. (2022), that a person's behavior with self-awareness from within himself will bring up a responsible personal character, be able to understand his role, and always show a positive attitude in accordance with the values that exist in the organization.

This triangulation study presents visualization of results and pattern matching or comparing the findings with the theory or results of previous

research results. It appears the strategy for increasing work engagement of SMFI back office employees in the quality of work life of organizational cohesion. Religiosity is depicted as the visualization below:



**Figure 5. Complexity Of Organizational Processes In The Creation Of Positive Organizational Character Traits**

Involvement (work) by SMFIs back office employees in this study led to positive (work) behavior. Moreover, this involvement is in organizational cohesion in which there is togetherness, and is in a pleasant, comfortable and happy quality of work life (Khusnullia and Khoirunnisa, 2021; Meilinda et al., 2022), and against the background of aspects of religiosity which can internalize and foster obedience to religious teachings, in this case, in Islam.

Khusnullia and Khoirunnisa (2021) suggest that in a good working life, there is a comfortable environment and there are coworkers and superiors who have good character, fun, tolerance, and mutual help. Similarly, Meilinda et al. (2022) argue that involvement will lead to high dedication and enthusiasm for their work. In addition, positive emotions will trigger work engagement, which indicate good well-being and happiness, thus revealing the perception of an increasing quality of work life.

Leadership support and supervision also need to be given to SMFIs back office employees continuously as a process of internalizing important values and directions, so that they can bring up the learning process and build

positive character and behavior. This is as stated by Supriadi et al. (2021), that morning briefing activities from superiors to subordinates is needed in order to get direction, share, and develop ideas related to their work.

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JIAFR | 32 **Conclusion**

The findings of this study are the development of the concept of quality of work life in SMFIs by also developing the concept of religiosity-based organizational cohesion. In this case, it prioritizes involvement in employees, especially the back office employees who have the authority on the management and recording as well as financial reporting of the SMFI. So, this is very possible as a strategy to anticipate fraud on the management and recording of finances and financial reports from the relevant SMFIs.

The conclusions of this study are: (1) There is back office employee involvement that can be directed to develop work life by streamlining organizational cohesion by also streamlining religiosity, (2) There is a quality of work life that raises passion in engaging in the process of existing organizational processes, (3) Organizational cohesion and togetherness in the organization, built with nuances of religiosity, is very likely to be able to build a quality of work life that can provide job satisfaction, work happiness, and increase work enthusiasm with full honesty, (4) Honesty and other positive work behavior can be built with the process of internalizing the value of religiosity, other normative values, and the application of religious habituation, (5) Positive work behavior patterns are always likely to be raised in daily work life because the habituation of religiosity and internalization of values can reduce the possibility of fraud behavior. Of the five conclusions of these findings, all lead to moral development, especially back office employees to maximize positive work behavior patterns, so as to provide the possibility of deterring fraud.

Based on the results of the research, it is recommended that since moral matters are not an instant thing, further application and development is needed in relation to quality of work life and organizational cohesion which is based on strengthening religious habituation and internalizing religious



values and other normative values. Therefore, it can strengthen moral development as a reinforcement for positive behavior patterns to anticipate fraud.

This research tends to be complex because it investigated fraud anticipation strategies, especially those related to accounting and finance, but with the completion of organizational strategies and managerial strategies, more specifically the strategy of developing Human Resource Management tactics, namely in developing morals for positive work behavior and warding off fraud.

The weakness of this research is that it needs to be tested quantitatively so that it can strengthen the concept of organizational development. In this case, it is viewed from the organization's social capital or social capabilities that are built.

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