Jurnal ASET
(Akuntansi Riset)

JURNAL UPI

Journal homepage: http://ejournal.upi.edu/index.php/aset/

ASET JURNAL AKUNTANSI RISET

Does Religiosity and Narcissism influence Unethical Behavior?

Merry Susanti[1], Lina Lina[2], Nur Azliani Haniza Che Pak[3].*

[1]Accounting Study Program, Faculty of Economics and Business, Universitas Tarumanagara, Jakarta, Indonesia
[2]Accounting Study Program, Faculty of Economics and Business, Universitas Pelita Harapan, Jakarta, Indonesia
[3]Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Kedah, Malaysia

*Correspondence: E-mail: merrys@fe.untar.ac.id

ABSTRACT

This study seeks to show how both intrinsic and extrinsic religiosity affect unethical behavior and also intends to identify how narcissism plays a role in the way intrinsic and extrinsic religiosity impact unethical behavior, all based on the planned behavior theory. Respondents of this study were 115 from big four and non-big four accounting firms spread across Jabodetabek and its surroundings, which were processed using SEM-PLS. The findings indicated that intrinsic religiosity has an adverse effect on unethical behavior. Our study failed to prove significant effect of extrinsic religiosity on unethical behavior. But narcissism plays a role in the connection between external religiosity and unethical actions. Theoretically, our results support the theory of planned behavior by demonstrating that intrinsic religiosity negatively influences unethical behavior. Practically, auditors may start to realize more that they need to carry out their duties in a moral way, follow the proper auditing guidelines, and consistently remember that God is present in every part of life. This research introduces a novel approach by exploring the connection between narcissism and unethical actions of external auditors to understand how intrinsic and extrinsic religiosity develops; this suggests that auditors should control their narcissistic tendencies to minimize unethical conduct in their professional lives.

ARTICLE INFO

Article History:
Submitted/Received 17 Jul 2025
First Revised 13 Aug 2025
Accepted 20 Oct 2025
First Available online 18 Nov 2025
Publication Date 01 Dec 2025

Keyword:
Unethical Behavior,
Intrinsic Religiosity,
Extrinsic Religiosity,
Narcissism,
Auditor.

© 2023 Kantor Jurnal dan Publikasi UPI

1. INTRODUCTION

Panduwinasari et al. (2021) and Ramdhany et al. (2023) describe ethics as the basis for individuals' actions and attitudes. Ethics is a field of study concerned with the values of good and bad. Anjani and Priono (2023) state that ethical behavior is crucial for accountants, given the current prevalence of ethical violations by accountants and auditors. Unethical behavior is behavior that deviates from existing ethics and can have negative effects on oneself and those around them. The following are some examples of unethical behavior that occurred in Indonesia, including: dishonest actions in handling unrefined oil and items made at factories within the company PT. Pertamina for the 2018-2023 period which resulted in state losses of IDR 193.7 trillion (Naibaho, 2025), the case of misuse of bank credit by PT Sritex which did not meet the criteria to obtain the credit resulting in state losses of IDR 1.08 trillion and this case is still in process (Setuningsih, 2025). These cases have led to a decrease in public confidence in the work of accountants in Indonesia (Oktavia and Rinaldo, 2024).

TPB has been used in the audit field to identify dysfunctional behavior in auditors (Araujo et al., 2025). With the theory of planned behavior, a person's actions can be predicted based on their intention to perform an action in a situation involving an ethical issue (Mediawati and Fadhila, 2021; Oboh et al., 2020). A person's actions are the result of their beliefs, which can lead to a positive or negative attitude toward that action (Ajzen, 2020). A religious person will not judge and make unethical decisions (Daneshmandi and Zare, 2024) and also has a calm and spiritual nature (Bentzen and Gokmen, 2023), so they will not engage in unethical behavior (Abdelsalam et al., 2021; Abualigah et al., 2026; Afzal et al., 2025; Arli et al., 2025; Jalees et al., 2025). In corporate environments, the level of religious belief influences the ethical actions of different participants (Arli et al., 2023; Chowdhury et al., 2024). There are, however, disagreements in the data about whether individuals who seem very devout are less prone to act in ways that are considered wrong (Arli, 2017). Helmy (2018) found that religion has no effect toward ethical judgment.

The dark triad is a negative personality type found in every human being, one of which is narcissism (Jihad and Nurlina, 2019). To promote themselves, narcissists make unethical decisions. They can minimize risks and potential consequences and employ strategies to remain anonymous (Hou et al., 2025). A narcissistic person will more often behave selfishly, callously, and unethically, such as engaging in risky financial activities. Thus, they will be more likely to act unethically (Anjani and Priono, 2023; Araujo et al., 2025; Gala et al., 2023; Hou et al., 2025; Norhamida et al., 2023; Salehi et al., 2023; Yudisthira and Kuang, 2023). Although the dark triad is an unfavorable personality type and can lead to dysfunctional behavior, it can also provide benefits. Research by Sanjaya (2020) shows that narcissistic behavior does not always have negative consequences. Sometimes, a person behaves narcissistically to demonstrate their abilities, thus motivating them to pursue their goals.

Arli's study (2017) indicates that shoppers who are deeply religious usually do what is right. Chowdhury (2018) and Amponsah and Owusuaa-Foster (2025) agrees, saying that intrinsic religiosity reduces shoppers' bad behavior. But extrinsic religiosity is linked to wanting to do wrong (Chen and Tang, 2013). Arli (2017) also learned that extrinsic religiosity hurts shoppers' views of what is right. Arli et al. (2021) support these ideas, finding that extrinsic religiosity links to accepting illegal acts, passively doing wrong, and cheating within the law. Narcissistic CEOs avoid harmful ESG actions to protect their reputation (Martínez-Ferrero et al., 2024). Thus, someone with intrinsic religiosity will act ethically, thereby reducing their narcissism and ultimately leading to ethical behavior. Conversely, someone with extrinsic religiosity and narcissism will tend to behave unethically.

This study seeks to explain how personal (intrinsic) and social (extrinsic) religious views affect dishonest actions. This study also aims to find out how these religious views act as a go-between in unethical behavior. This study adds to what we know by looking closely at personal and social

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

religious views, which we believe has not been studied much in Indonesia, and by using narcissism as a linking factor, which is the novelty of this study. With so many examples of accountants and auditors acting unethically, it is important to build strong character to boost their honesty, which then affects how reliable financial reports are. Accountants and auditors can also suppress their levels of narcissism, thereby reducing the level of unethical professional practices.

2. METHODS

This research employs a quantitative methodology. The gathering of information was carried out through the utilization of a questionnaire-based survey technique. A preliminary assessment was implemented beforehand via the distribution of questionnaires to Accounting students at the undergraduate level who had previously completed the auditing class. The Ethical Committee has approved this study with reference number 036/O/ECBD/I/2025. The sample selection employed was a combination of purposive sampling and snowball sampling. The criteria were auditors working throughout Indonesia because according to Yudisthira and Kuang (2023) it was better to use practicing accountants (auditors) as respondents because a person's personality can change over time and is shaped through experience. The questionnaire link was sent to the email addresses of public accounting firms throughout Indonesia that were actively registered on the website https://publikasi.ojk.go.id/. Subsequently, a rolling questionnaire was distributed to each public accounting firm. This reflects the combination of the snowball sampling technique.

The instruments used to assess the variables in this study were taken from previous research. Each measuring tool employed a Likert-type scale that extended from one up to five(Angelita et al., 2025). To gauge religious conviction from both internal and external viewpoints, this research adapted the assessment instrument developed initially by Allport and Ross in 1967 and later adjusted by Gorsuch and McPherson in 1989. The dimension of intrinsic religiosity is composed of eight distinct statements. Meanwhile, extrinsic religiosity consists of six statements. The Narcissistic Personality Inventory (NPI) instrument, consisting of 16 items, was used to measure narcissism. This instrument was developed by Ames et al. (2006). To measure unethical behavior, this study adopted an instrument developed by Kaptein (2008). This instrument consists of 5 statements. The research model is displayed in **Figure 1** here:

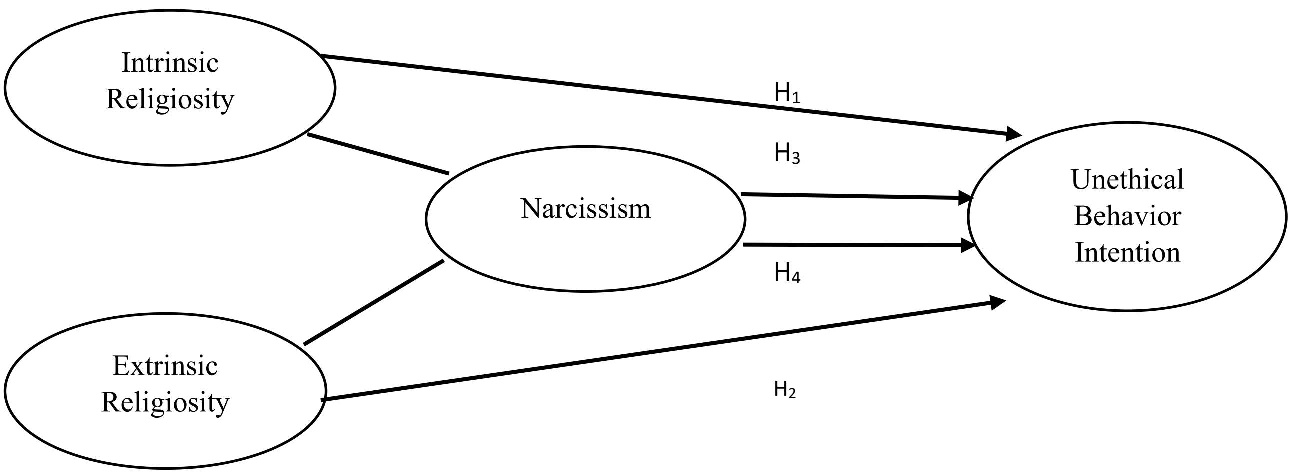

Figure 1. Research Model.

For processing data, this research employed variance-based structural equation modeling, also referred to as partial least squares, utilizing WarpPLS version 8.0. SEM-PLS is a causal analytical technique emphasizing the amplification of variance in latent criterion variables, which can be elucidated through latent predictor variables (Sholihin and Ratmono, 2021). The current research is an exploratory empirical study aimed at predicting structural relationships. To achieve this goal, using SEM-PLS is the right choice (Sholihin and Ratmono, 2021). The SEM-PLS model evaluation encompasses two distinct components: the evaluation of the measurement model and the evaluation of the structural model. Several studies have validated the use of this SEM-PLS technique using WarpPLS software version 7.0 (Antoh et al., 2024; Lina, 2024; Rohendi et al., 2024).

3. RESULTS AND DISCUSSION

3.1. Respondents' Demographics

The research garnered a total of 115 responses, and every single one of them was analysed as part of this investigation. The demographic details indicate that there were marginally more men who participated in the survey, namely 61, compared to 54 female respondents. The majority of respondents were aged 23-43 years, reflecting the millennial generation. Respondents with a bachelor's degree dominated this study. The number of respondents who predominantly came from non-Big Four Public Accounting Firms was high. Respondents who participated mostly had 1-3 years of service. The majority of participating auditors were auditors working in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas. These data are shown in **Table 1**:

Table 1. Respondents' demographic data

Description	Total	%
Gender		
Female	54	(46.96%)
Male	61	(50.04%)
Age		
< 23 years old	29	(25.22%)
23 - 43 years old	63	(54.78%)
44 - 58 years old	17	(14.78%)
> 58 years old	6	(5.22%)
Educational Background		
Bachelor Degree	96	(83.48%)
Master Degree	17	(14.78%)
Doctorate Degree	2	(1.74%)
Type of Public Accounting Firm		
Big Four	28	(24.35%)
Non-Big Four	87	(75.65%)
Length of Employment		
≤ 1 years	29	(25.22%)
>1 -3 years	40	(34.78%)
>3 – 6 years	10	(8.70%)
>6 – 10 years	3	(2.60%)
> 10 years	33	(28.70%)
Location		
Jabodetabek	94	(81.74%)
Outside *Jabodetabek*	21	(18.26%)

Source: Processed by authors

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

The research information for this study was analysed utilizing WarpPLS software version 8.0. The initial step in processing the data with this software was to identify whether the variables employed in the study were either formative or reflective in nature. Through analysing the questions in each tool utilized for this research, it was concluded that every variable was assessed using a reflective approach. This assessment was divided into two phases, specifically the evaluation of the measurement model and the evaluation of the structural model.

3.2 Evaluation of Measurement Model

The reflective nature of all variables in the current research was assessed through measurement. The WarpPLS software was utilized to evaluate the reflective measurement model through the assessment of three key criteria: (1) the degree to which multiple indicators converge to measure the same construct, (2) the extent to which measures are distinct and do not measure other constructs, and (3) the degree to which a set of indicators consistently measure the same construct.

3.3 Convergent Validity Testing

Table 2. Results of convergent validity test

Indicator	Loading Factor	P-Value	AVE
IR_1	0.629	< 0,001	0.514
IR_2	0.659	< 0,001	
IR_3	0.603	< 0,001	
IR_4	0.553	< 0,001	
IR_5	0.801	< 0,001	
IR_6	0.714	< 0,001	
IR_7	0.857	< 0,001	
IR_8	0.850	< 0,001	
ER_1	0.499	< 0,001	0.506
ER_2	0.766	< 0,001	
ER_4	0.776	< 0,001	
ER_5	0.859	< 0,001	
ER_6	0.549	< 0,001	
NR_2	0.781	< 0,001	0.501
NR_4	0.809	< 0,001	
NR_5	0.640	< 0,001	
NR_6	0.516	< 0,001	
NR_7	0.718	< 0,001	
NR_9	0.535	< 0,001	
NR_11	0.835	< 0,001	
NR_12	0.769	< 0,001	
NR_14	0.592	< 0,001	
NR_15	0.661	< 0,001	
UB_1	0.887	< 0,001	0.791
UB_2	0.911	< 0,001	
UB_3	0.857	< 0,001	
UB_4	0.914	< 0,001	
UB_5	0.876	< 0,001	

Source: Processed by authors based on WarpPLS output

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

Note:
IR: Intrinsic religiosity
ER: Extrinsic religiosity
NR: Narcissism
UB: Unethical Behavior

Convergent validity reveals the extent of positive correlation between a specific measurement tool or indicator and different measurement tools or indicators designed to assess the same construct (Sholihin and Ratmono, 2021, pp. 44–50). To assess convergent validity, the factor loading for each indicator (Sholihin and Ratmono, 2021, p. 44) along with the average variance extracted/AVE was used (Sholihin and Ratmono, 2021, p. 45). It is important for the factor loadings of all indicators to show statistical significance, and a commonly accepted guideline suggests that a factor loading should ideally be 0.40 or greater. The average variance extracted (AVE) is computed as the overall average of the squared factor loadings for a group of indicators. An AVE score of 0.50 or above is considered satisfactory, suggesting that the construct accounts for a minimum of 50 percent of the variability present in its associated items. Initial testing results indicated that six indicators of narcissism and one indicator of extrinsic religiosity had factor loadings <0.40, so these indicators were eliminated. The test results after elimination are shown in **Table 2** above and show that all indicators have factor loadings above 0.40. Moreover, the outcomes from the testing additionally reveal that the values of all variables related to the average variance extracted are greater than 0.50. The fulfillment of convergent validity is suggested by these outcomes.

3.4 Discriminant Validity Testing

To assess discriminant validity, the cross-loading method, Fornell-Larcker criterion, and HTMT ratio are employed. As shown in **Table 3**, the analysis reveals that all indicators' cross-loading values are smaller when compared to their corresponding factor loadings. These outcomes suggest that discriminant validity requirements are satisfied.

Using the Fornell-Larcker approach, discriminant validity was met. This indicates that the AVE values along the diagonal for each variable exceed the correlations observed among the constructs. The findings are detailed in **Table 4** below.

The results in **Table 5** below show that the HTMT ratio for all variables showed the best value, namely <0.85. This limit refers to (Kock, 2021). These results indicate that this study has met the criteria for discriminant validity.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

Table 3. Results of discriminant validity test using cross-loading approach

Indicator	IR	ER	NR	UB
IR_1	**0.629**	0.171	-0.119	0.132
IR_2	**0.659**	0.044	-0.087	0.096
IR_3	**0.603**	-0.208	-0.033	0.287
IR_4	**0.553**	-0.043	0.182	-0.385
IR_5	**0.801**	-0.098	-0.028	-0.041
IR_6	**0.714**	-0.014	0.004	-0.221
IR_7	**0.857**	-0.040	0.081	0.024
IR_8	**0.850**	0.159	0.000	0.075
ER_1	0.311	**0.499**	0.036	-0.112
ER_2	0.146	**0.766**	-0.045	0.052
ER_4	-0.392	**0.776**	-0.088	0.128
ER_5	-0.143	**0.859**	-0.045	0.076
ER_6	0.289	**0.549**	0.225	-0.270
NR_2	-0.051	0.120	**0.781**	-0.119
NR_4	-0.019	-0.087	**0.809**	0.004
NR_5	-0.040	-0.113	**0.640**	0.075
NR_6	0.141	-0.104	**0.516**	0.016
NR_7	-0.130	-0.040	**0.718**	0.213
NR_9	0.131	0.175	**0.535**	-0.071
NR_11	0.037	0.003	**0.835**	0.054
NR_12	0.197	-0.152	**0.769**	0.160
NR_14	-0.086	0.038	**0.592**	-0.190
NR_15	-0.153	0.195	**0.661**	-0.207
UB_1	-0.025	0.042	0.057	**0.887**
UB_2	-0.086	0.078	-0.005	**0.911**
UB_3	0.056	-0.079	0.011	**0.857**
UB_4	0.064	-0.038	-0.073	**0.914**
UB_5	-0.006	-0.007	0.013	**0.876**

Source: Processed by authors based on WarpPLS output

Table 4. Results of discriminant validity test using the fornell-larcker approach

Variables	IR	ER	NR	UB
IR	**0.717**	0.410	0.004	-0.188
ER	0.410	**0.704**	0.323	0.123
NR	0.004	0.323	**0.694**	0.378
UB	-0.188	0.123	0.378	**0.889**

Source: Processed by authors based on WarpPLS output

Table 5. Results of discriminant validity test using htmt ratio approach

Variables	IR	ER	NR
ER	0.599		
NR	0.178	0.406	
UB	0.252	0.276	0.410

Source: Processed by authors based on WarpPLS output

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

3.5 Reliability Testing

The evaluation of internal consistency reliability involved the use of Cronbach's alpha alongside composite reliability. It is anticipated that the values for both Cronbach's alpha and composite reliability will be at least 0.70, while not going beyond 0.95 (Hair et al., 2019; Sholihin and Ratmono, 2021). The findings from the reliability tests, displayed in **Table 6**, demonstrate that each variable recorded composite reliability and Cronbach's alpha values that were greater than 0.70 but did not surpass 0.95. This suggests that all assessed variables satisfied the established reliability standards.

Table 6. Reliability test results

Variables	*Composite Reliability*	*Cronbach's Alpha*
IR	0.892	0.859
ER	0.825	0.734
NR	0.901	0.876
UB	0.950	0.934

Source: Processed by authors based on WarpPLS output

3.6 Evaluation of Structural Model

The results of the hypothesis testing are presented in the following **table 7:**

Table 7. Path coefficient and p-value

	Path Coefficient	P-value	Conclusions
H_1: IR → UB	-0.220	< 0.01***	Supported
H_2: ER → UB	0.040	0.320	Not supported
H_3: IR → NR	0.040	0.330	Not supported
NR → UB	0.560	< 0.01***	
H_4: ER → NR	0.037	< 0.01***	Supported
NR → UB	0.560	< 0.01***	

Source: Processed by authors based on WarpPLS output
Note
*** *p value* < 0.01

The results of the H1 test show a p-value of <0.01 and a coefficient of 0.220, respectively. These results indicate a direct effect and support for HI. Intrinsic religiosity has been shown to have a negative influence on unethical behavior.

The test results in **Table 7** indicate that H2, which hypothesizes that extrinsic religiosity has a positive influence on unethical behavior, failed to support H2. The p-value was 0.320, and the coefficient was 0.040. These results indicate a direct relationship between the independent variable and the dependent variable.

The test results also failed to support H3. The p-value for intrinsic religiosity on narcissism was insignificant at 0.330, although the p-value for narcissism on unethical behavior was significant. These results indicate narcissism fails to mediate the effect of intrinsic religiosity on unethical behavior.

This study successfully supported H4. The p-values for extrinsic religiosity on narcissism and narcissism on unethical behavior were both significant. These results indicate that narcissism successfully mediates the influence of extrinsic religiosity on unethical behavior.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

The results of the hypothesis testing are described below in **Figure 2**:

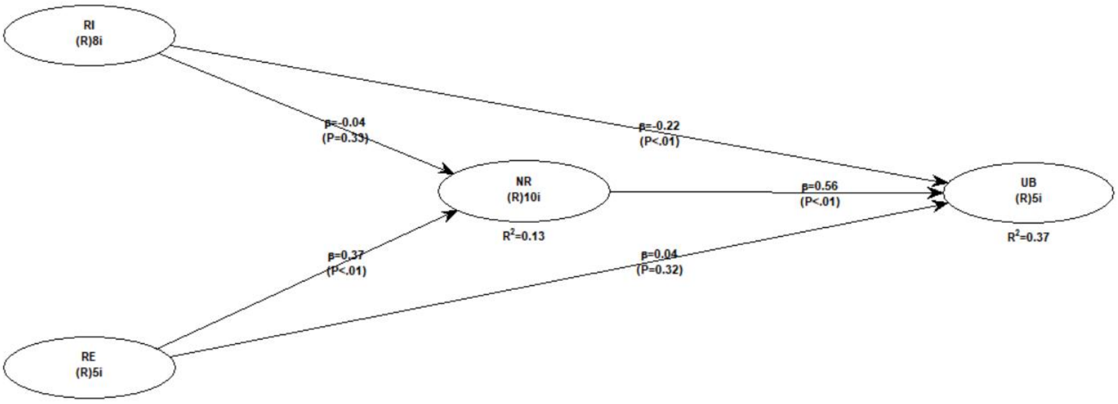

Figure 2. Results of Hypothesis Testing.

This study successfully demonstrated that intrinsic religiosity has a negative influence on unethical behavior. Intrinsic religiosity refers to individuals who actively practice their religious teachings. These individuals are constantly aware of God's omnipresence and strive to draw closer to Him. Their daily lives are anchored in God. By living a life consistently anchored in God, these individuals can remain focused and rely on God. They deeply study religious teachings and practice them in their daily lives. They seize every opportunity to draw closer to God and maintain an intimate relationship with Him. This intimacy with God results in a life of constant awareness that God is watching over everything we do. They believe in the omnipresence of God in all aspects of life, guiding all our actions. Therefore, these individuals can suppress unethical behavior. When the urge to engage in unethical behavior arises, these individuals have a strong internal reminder system because they are constantly guided by God. These results align with the TPB theory, which states that a person's actions can be predicted based on their desire to perform those actions when faced with situations involving moral conflict (Oboh et al., 2020). This result is consistent with Arli et al. (2021); Basri et al. (2023); Maulidi et al. (2024); Afzal et al. (2025) and Arli et al. (2025), that is intrinsic religiosity leads to moral behavior and tends to behave ethically.

This study failed to prove that extrinsic religiosity positively influences unethical behavior. Extrinsic religiosity reflects individuals who exploit their religion. They tend not to practice religious teachings in their daily lives. They view religious activities solely for personal gain. They worship because they want to make friends and network. They go to places of worship simply to meet people they know. They only pray when they need help and protection. Prayer isn't a catalyst for drawing closer to God. Cultivating a personal relationship with God is unimportant. Religion is simply a tool for personal gain. This study failed to demonstrate a positive influence of extrinsic religiosity on unethical behavior. Extrinsic religiosity does not necessarily mean they will exhibit unethical behavior. Individuals with extrinsic religiosity will encourage bad intentions within themselves which will ultimately lead to unethical behavior. These results suggest the potential existence of a mediating variable that could bridge extrinsic religiosity and unethical behavior. This result supports previous studies from Mahmudi and Supriyadi (2019); Panduwinasari et al. (2021), who also found no influence.

This study failed to prove a negative effect of intrinsic religiosity on narcissism, although it ultimately proved to have a positive effect on unethical behavior. Intrinsic religiosity did not reduce one type of the dark triad, in this case, narcissism. Narcissistic individuals possess a strong sense of self-confidence. As long as these individuals can control their narcissism, it will not have a negative impact. Narcissism can contribute to the development of an independent personality that is

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

independent of the judgments and perceptions of others. Narcissistic individuals are more able to be themselves. Therefore, individuals with intrinsic religiosity may not necessarily be able to suppress narcissism, as demonstrated in this study. Referring to the results of testing Hypothesis 1, the results of testing Hypothesis 3 confirm that intrinsic religiosity does not require a mediating variable to influence unethical behavior. Individuals who incorporate religious teachings into their daily lives will be better equipped to avoid unethical behavior. Individuals with intrinsic religiosity in the study sample have not been shown to reduce their levels of narcissism. This result is consistent with Martínez-Ferrero et al. (2024).

This study demonstrates that extrinsic religiosity has a positive effect on narcissism and, in turn, a positive effect on unethical behavior. These results confirm the findings of Hypothesis 2. Extrinsic religiosity does not directly influence unethical behavior. Extrinsic religiosity requires a mediating variable, in this case, narcissism. Extrinsic religiosity fosters the dark triad within individuals, in this case, narcissism. Individuals with extrinsic religiosity are known to use religion solely as a means to gain personal gain. This condition further fuels negative traits, particularly narcissism, which ultimately leads to unethical behavior. This result is consistent with Anjani and Priono (2023); Araujo et al. (2025); Arli et al. (2021); Gonçalves Cruz et al. (2024); and Norhamida et al (2023).

This study demonstrates the role of two types of religiosity in shaping unethical behavior. Intrinsic religiosity has a direct impact on unethical behavior. Individuals with intrinsic religiosity have been shown to suppress unethical behavior without requiring any mediation. These individuals can practice and live out their religious teachings, thus maintaining clean behavior in line with their beliefs. Meanwhile, individuals with extrinsic religiosity have been shown to foster a darker side of themselves, namely narcissism. Individuals who use religion for personal gain become increasingly unable to control themselves and develop unhealthy self-confidence. This condition ultimately leads to increased unethical behavior. This study provides solid empirical evidence, especially for behavioral research in the field of accounting.

4. CONCLUSION

This study provides novel evidence for the TPB. Individual behavior is shaped by behavioral intentions. These intentions are formed from each person's perspective, rules, and perceived control over their actions. This research shows that a person's religious beliefs can be a contributing factor to inappropriate behavior. Meanwhile, extrinsic religiosity also plays a role in shaping narcissism, which ultimately proves to be a determinant of unethical behavior. The results of this study can contribute to the following practices: Auditors can become increasingly aware that they are required to perform their work ethically, comply with applicable auditing standards, and always be aware of God's presence in all aspects of life. Furthermore, auditors are also required to minimize narcissism so that their opinions do not harm the company or the wider community. A limitation of this study is that the majority of respondents came from non-Big Four public accounting firms, thus limiting generalizability. This study was also limited to using a sample of auditors in Indonesia. Furthermore, this study only used narcissism as a mediating variable, and this has not been fully proven in this study. Future research could expand the number of participants by involving more people from the four largest accounting firms to broaden the scope of the results. Future research could also expand the sample size by analyzing auditors in various other countries as a form of comparative study, which could certainly provide broader practical contributions. Future research could also use other types of dark triad, such as Machiavellianism, as a mediating variable. Additionally, future studies could delve deeper into the role of gender to determine whether men or women are more susceptible to unethical acts.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

5. REFERENCES

Abdelsalam, O., Chantziaras, A., Omoteso, K., and Ibrahim, M. (2021). The impact of religiosity on earnings quality: International evidence from the banking sector. The British Accounting Review, 53(6).

Abualigah, A., Rescalvo-Martin, E., Nisar, Q. A., and Karatepe, O. M. (2026). A serial mediation model of high-performance work systems: Does intrinsic religiosity matter? International Journal of Hospitality Management, 132, 104403.

Afzal, M. A., Hussain, K., Aamir, M., Rehan, M. F., and Khan, S. M. (2025). Going beyond the surface: The nexus between decent work, faculty engagement and intrinsic religiosity in Pakistan's higher education institutions. Journal of Management Development, 44(2), 121–137.

Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. Human Behavior and Emerging Technologies, 2(4), 314–324.

Allport, G. W., and Ross, J. M. (1967). Personal religious orientation and prejudice. Journal of Personality and Social Psychology, 5(4), 432–443.

Ames, D. R., Rose, P., and Anderson, C. P. (2006). The NPI-16 as a short measure of narcissism. Journal of Research in Personality, 40(4), 440–450.

Amponsah, S. O., and Owusuaa-Foster, J. (2025). Confessions of a green consumer: Exploring religiosity, virtue signaling, and sustainable consumer choices. Journal of Global Marketing, 1–17.

Angelita, M., Satriawan, I., Martini, R., Zaliah, Widyastuti, E., Nalviantry, M., and Aprilia, N. (2025). Accounting fraud propensity: Impact of internal control systems, accounting rule, moralitym compensation. Jurnal ASET (Akuntansi Riset), 17(1), 179–190.

Anjani, E. D., and Priono, H. (2023). Pengaruh kepribadian narsisme akuntan terhadap praktik profesi tidak etis. Journal of Economic, Bussines and Accounting (COSTING), 7(1), 947–957.

Antoh, A., Sholihin, M., Sugiri, S., and Arifa, C. (2024). A perspective on the whistleblowing intention of internal auditors: An integrated ethical decision-making model. Cogent Business and Management, 11(1), 2292817.

Araujo, L. C. D. O., Luca, M. M. M. D., and Araujo, P. G. L. D. (2025). Dark personality traits and the theory of planned behavior in auditor judgment and decision making. Revista de Administração de Empresas, 65(2), 1–25.

Arli, D. (2017). Does ethics need religion? Evaluating the importance of religiosity in consumer ethics. Marketing Intelligence and Planning, 35(2), 205–221.

Arli, D., Arango, L., and Septianto, F. (2025). The moderating role of intrinsic and quest religiosity on the effectiveness of religious appeals in promoting cultured meat. Journal of Business Ethics, 201(3), 759–776.

Arli, D., Septianto, F., and Chowdhury, R. M. M. I. (2021). Religious but not ethical: The effects of extrinsic religiosity, ethnocentrism and self-righteousness on consumers' ethical judgments. Journal of Business Ethics, 171(2), 295–316.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

Arli, D., Van Esch, P., and Cui, Y. (2023). Who cares more about the environment, those with an intrinsic, an extrinsic, a quest, or an atheistic religious orientation? Investigating the effect of religious ad appeals on attitudes toward the environment. Journal of Business Ethics, 185(2), 427–448.

Basri, Y. M., Rahmola, S. A. P., and Hariadi. (2023). Gender, religiosity, and fraud: The role of unethical behavior as mediation. Jurnal Akuntansi and Auditing Indonesia, 26(2), 178–190.

Bentzen, J. S., and Gokmen, G. (2023). The power of religion. Journal of Economic Growth, 28(1), 45–78.

Chen, Y.-J., and Tang, T. L.-P. (2013). The bright and dark sides of religiosity among university students: Do gender, college major, and income matter? Journal of Business Ethics, 115(3), 531–553.

Chowdhury, R. M. M. I. (2018). Religious orientations and consumer ethics: The mediating role of personal moral philosophies. Journal of Macromarketing, 38(3), 315–330.

Chowdhury, R. M. M. I., Arli, D., and Septianto, F. (2024). How religiosity affects attitudes toward brands that utilize lgbtq-themed advertising. Journal of Business Ethics, 193(1), 63–88.

Daneshmandi, N., and Zare, I. (2024). The impact of religiosity on the quality of voluntary accounting disclosure: The mediating role of managerial narcissism. Accounting and Auditing Review, 31(3), 461–491.

Gala, P., Chauhan, R., King, R., and Vitell, S. (2023). Investigating consumer ethical beliefs: Role of moral philosophies and personality traits. Journal of Consumer Marketing, 40(6), 685–701.

Gonçalves Cruz, N., Takamatsu, R., and Alves Cordeiro, F. (2024). Narcissism and earnings management. Review of Business Management, 26(2), 1–17.

Gorsuch, R. L., and McPherson, S. E. (1989). Intrinsic/extrinsic measurement: I/e-revised and single-item scales. Journal for the Scientific Study of Religion, 28(3), 348.

Hair, J. F., Risher, J. J., Sarstedt, M., and Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2–24.

Helmy, H. (2018). The influence of ethical orientation, gender, and religiosity on ethical judgment accounting students. Proceedings of the First Padang International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2018), 57, 50–56.

Hou, Z., Fairchild, R., and Perotti, P. (2025). CEO narcissism and credit ratings. Journal of Business Ethics, 197(1), 39–72.

Jalees, T., Bhutto, M. Y., Zaman, S. I., and Khan, S. A. (2025). The influence of spirituality, ethics and religiosity on green buying behavior: A cross-cultural study of chinese and pakistani consumers.

Jihad, F. F., and Nurlina. (2019). Pengaruh dark triad terhadap hubungan antara entrepreneurial attitude orientation dan entrepreneurial intention pada mahasiswa s1 fakultas ekonomi dan bisnis Universitas Syiah Kuala. Jurnal Ilmiah Mahasiswa Ekonomi Manajemen, 4(1), 191–205.

Kaptein, M. (2008). Developing a measure of unethical behavior in the workplace: A stakeholder perspective. Journal of Management, 34(5), 978–1008.

Kock, N. (2021). WarpPLS User Manual: Version 7.0.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

Lina, L. (2024). The moderating role of intrinsic religiosity in the relationship of stressors and job performance: Evidence from Indonesia. Problems and Perspectives in Management, 22(1), 255–267.

Mahmudi, M., and Supriyadi, S. (2019). The effects of religiosity on earnings management under obedience pressure. Journal of Economics, Business, and Accountancy Ventura, 22(1), 73–83.

Martínez-Ferrero, J., Ramón-Llorens, M. C., and García-Meca, E. (2024). CEO narcissism and ESG misconduct. Research in International Business and Finance, 69.

Maulidi, A., Girindratama, M. W., Putra, A. R., Sari, R. P., and Nuswantara, D. A. (2024). Qualitatively beyond the ledger: Unravelling the interplay of organisational control, whistleblowing systems, fraud awareness, and religiosity. Cogent Social Sciences, 10(1), 2320743.

Mediawati, E., and Fadhila, V. N. (2021). Fraud tendency in islamic banks. Jurnal ASET (Akuntansi Riset), 13(1), 72–84.

Naibaho, R. (2025, June 23). Berkas penyidikan rampung, 9 tersangka korupsi minyak mentah segera disidang. DetikNews.

Norhamida, H., Tantri, S., and Suryani, P. (2023). Examining Indonesian accountants' dark triad, subjective norm, and peers' behavior in influencing their ethical intention. Atestasi : Jurnal Ilmiah Akuntansi, 6(1), 172–187.

Oboh, C. S., Ajibolade, S. O., and Otusanya, O. J. (2020). Ethical decision-making among professional accountants in Nigeria: The influence of ethical ideology, work sector, and types of professional membership. Journal of Financial Reporting and Accounting, 18(2), 389–422.

Oktavia, R., and Rinaldo, N. S. M. (2024). Unveiling fraud: The hexagon theory's revolutionary approach to detecting financial statement manipulations. Jurnal ASET (Akuntansi Riset), 16(1), 137–150.

Panduwinasari, E., Ekasari, K., and Susilowati, K. (2021). Persepsi (tidak) etis mahasiswa akuntansi: Ditinjau dari pengetahuan etika, religiusitas dan love of money. AKUNSIKA: Jurnal Akuntansi dan Keuangan, 2, 68–78.

Ramdhany, M. A., Triantoro, A., Hardiana, R. D., and Mulyadi, H. (2023). Exploring organizational factors, academic fraud behaviors, and academic integrity of accounting students. Jurnal ASET (Akuntansi Riset), 15(1), 27–36.

Rohendi, H., Ghozali, I., and Ratmono, D. (2024). Environmental, social, and governance (ESG) disclosure and firm value: The role of competitive advantage as a mediator. Cogent Business and Management, 11(1), 2297446.

Salehi, M., Dalwai, T., and Arianpoor, A. (2023). The impact of narcissism, self-confidence and auditor's characteristics on audit report readability. Arab Gulf Journal of Scientific Research, 41(2), 202–223.

Sanjaya, V. F. (2020). Pengaruh narsisme dan moderasi religiusitas. Technobiz: International Journal of Business, 3(1), 1.

Setuningsih, N. (2025, July 22). 8 tersangka baru kasus pemberian kredit PT Sritex dan perannya, rugikan negara Rp 1,08 T. Kompas.com.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342

Sholihin, M., and Ratmono, D. (2021). Analisis SEM_PLS dengan WarpPLS untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis (2nd ed.). Penerbit Andi.

Yudisthira, A., and Kuang, T. M. (2023). Efek narsisme dan psikopati terhadap praktik tidak etis akuntan. Owner, 7(2), 1792–1806.

DOI: https://doi.org/10.17509/jaset.v17i2
p- ISSN 2086-2563 e- ISSN 2541-0342