

FACTORS INFLUENCING THE INTENTION TO COMMIT UNETHICAL BEHAVIOR AMONG YOUTH IN PAHANG

Tengku Intan Nabilah Tengku Sulaiman ¹, Fatimah Mahmud ^{1,*}, Hasnah Haron ², Fuadah Johari ², Suhaili Jalil² and Zalailah Salleh ³

¹Faculty of Industrial Management, Universiti Malaysia Pahang, 26600 Pahang, Malaysia.

²Islamic Finance and Wealth Management Institute (IFWMI), Faculty of Economics and Muamalat, Universiti Sains Islam , 71800 Nilai, Malaysia.

³Faculty of Business, Economics and Social Development, Universiti Malaysia Terengganu, 21300 Kuala Terengganu, Malaysia.

ABSTRACT – Unethical behaviour is a global phenomenon affecting almost every part of the world, including in Malaysia. The rising cases of unethical behaviour have been a hot topic nowadays. Unethical behaviour among youth is the greatest challenge in today's society, as the youth of today are the leaders of the future. Youth as the catalyst of the nation, need to be ethical in their actions and make ethical values as a culture in their daily lives. The value of ethics and integrity among youth are very important to be nurtured to produce a Malaysia Madani which aims at leading the country forward. However, due to limited studies, the existing literature yet to provide sufficient explanation of the contributing factors to unethical behaviour intention. Thus, the main focus of this study is to identify the relationship between factors that influence the intention to commit unethical behavior among youth in Pahang. The objective of the study is to examine whether attitudes (love of money and greed), subjective norms (parental influence and peer influence), perceived behavioral control (financial stress and capability), and religiosity have a relationship with intention to commit unethical behaviour. For data collection, the survey method was used by constructing a self-administered questionnaire to collect data. The questionnaire was distributed among youth between the ages of 18 to 40 who work in government agencies. The result of the study found that only religiosity has a significant relationship with intention to commit unethical behaviour. However, the result indicates that there are no significant influence between love of money, greed, parental influence, peer influence, financial pressure, and capability. Furthermore, it was also found that the level of intention to perform unethical behaviour among youth is low. It is intended that this study would improve awareness of youth in ensuring that they are able to perform their duties with integrity.

ARTICLE HISTORY

Received: 10-5-2023

Revised: 3-8-2023

Accepted: 29-9-2023

KEYWORDS

Attitude

Subjective Norms

Perceived Behavioral Control

Religiosity

Intention to commit

Unethical behaviour

INTRODUCTION

Corruption is one of the major crimes committed by youths in Malaysia, apart from drug abuse and sexual misconduct (Ahmad et al., 2017). By 2030, the youths are the majority group that will be stakeholders in shaping and determining Malaysia's leadership in the future (BH online, 24 July 2019). In Surah al-Anfal verse 27, Allah SWT (meaning): "And do not betray the trusts entrusted to you while you know." According to the former President of Transparency International Malaysia, Dato' Seri Akhbar Satar, one of the main causes of youth to be involved in corruption is because they are more likely to adopt a lavish lifestyle. It happens when a person feels that what he has is never enough (Yap, 2016).

A study conducted by the Malaysian Anti-Corruption Commission (MACC) in 2020 showed 46.3 percent of the 4,860 individuals detained for corruption served as civil servants. Moreover, the majority of civil servants involved in corruption involved youths under the age of 40. Failure of those in power to be accountable can bring negative effects like affecting economic, social, and political growth. The study by MACC also found that receiving bribes, submitting false claims, and abuse of power or position are three common types of corruption that have been practiced by youths. Previous studies have found that a higher level of ethics and integrity can reduce issues related to corruption, fraud, and mismanagement. Thus, it is important to find mechanisms to strengthen a culture of ethics and integrity (Wook et al. 2022).

Recognizing the significance to curb unethical behaviour intention, many past studies has been conducted to explain the factors that may contribute intention to perform unethical behaviour. Previous studies have shown that the level of integrity can be influenced by family, friends, values, religiosity, individual attitudes (such as selfishness, self-reliance), government policies, as well as socio-demographic factors such as gender, level of education, and age (Ahmad et al., 2017; Daud, 2019; Lokman et al., 2018; Hamzah et al., 2014; Muhammad Shahid et al, 2016; Jennifer et al, 2007). A study by Kashif et al. (2017) using the Extended Theory of Planned Behavior (ETPB) found that the theory explained the factors that influence a person's ethical behavior intentions. This study adopt the theory of planned behaviour with fraud diamond theory. In addition, elements from fraud diamond theory which are financial pressure and capability that trigger effect of unethical behaviour intention will be also tested.

Besides that, the existing literature predominantly focuses on university student (Jamil et al, 2019; Mohamad Nor & Amran, 2020). Hence, this study provides empirical explanation of predictors on unethical behaviour intention. Eventually, this will help state government to come with proper and comprehensive plan.

Thus, the main objective of this study is to test whether attitudes (love of money and greed), subjective norms (parental influence and peer influence), and perception of behavioural control (financial pressure and capability) have an influence on the intention to conduct unethical behavior among youths in Pahang. In addition, this study will also test whether religiosity have a moderating effect between these relationships.

LITERATURE REVIEW

Pahang is committed to address the issue of corruption in its administration. This can be seen from the agreement between the Director General of MACC Pahang, Datuk Wan Ramli Wan Abdullah and the President of the Pahang State Youth Council, Khairul Amin Osman (BH, 31 Mei 2019).

Pahang is concerned about the problems faced by the youth. For instance, a special fund allocation of RM10 million has been channeled to youth entrepreneurs in the Pahang state Budget 2021. Small traders have used the funds to help them to grow their business, increase marketing and also improve facilities for their business (Pahang Media, 30 November 2020).

THEORETICAL FRAMEWORK AND HYPOTHESES

Theory of Planned Behavior (TPB) is an extension from the Theory of Action (TRA) developed in 1975. TRA by Fishbein and Ajzen (1975) consists of two factors namely "attitude" and "subjective norm" (Ajzen, 1991). However, Ajzen (1991) has added another factor, namely "perceived behavioral control" to its original theory (TRA). Therefore, the Theory of Planned Behavior by Ajzen (1991) consists of three important factors that influence a person's intention to act, namely: (i) attitudes, (ii) subjective norms, and (iii) perceived behavioral control. When dealing with decisions, an individual will consider the influence of family and peers (subjective norms), their attitude to the matter (whether agreeing or not with a matter), as well as the control of their will based on the resources/ability/opportunities available to implement or not to implement a particular decision or behavior (perception of behavioural control).

In addition, the variable for capability and financial pressure are taken from the Wolfe and Hermanson Fraud Diamond theory (2004) is used to support the relationship of perceived behavioral control of intention to commit unethical behavior. This study examined the issue of unethical behavior among youths and it was found that religiosity plays a role in nurturing good values among youths. Therefore, this factor has been added in the Extended Theory of Planned Behavior. TPB is the main theory for this study including two additional elements from the fraud diamond theory which are financial pressure and capability.

Figure 1 shows the framework for this study which uses the Extended TPB to explain the relationship of factors influencing intention to commit unethical behavior (H1-H4) and Fraud Diamond theory is used to support the relationship between perceived behavioral control with intention to commit unethical behavior (H5 and H6). H7a-H7f are used to explain moderating effect of religiosity.

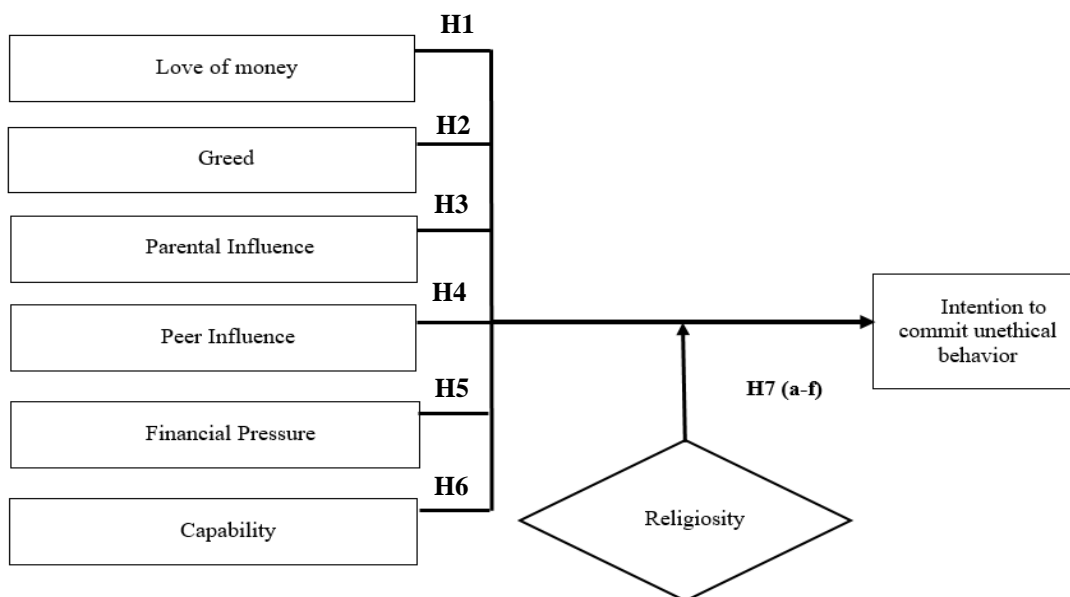


Figure 1. Framework intention to commit unethical behavior in Pahang.

INTENTION TO COMMIT UNETHICAL BEHAVIOR

Generally, intention can encourage people to act. Studies on intention to perform unethical behavior have gained attention nowadays as it is important in predicting the actual behaviour. Ajzen (2011) mentioned that when a person has the intention to commit an action, the chances of that person acting unethically is high. Specifically, in the context of this study, the stronger the intention of youth to do something unethical, the stronger the likelihood of the person to act unethically. Mohamad Nor and Amran (2020) conducted a study among 319 accounting students at Universiti Utara Malaysia in which found that demographic factor namely gender have significant influence towards unethical behaviour intention.

Researchers measured intention to act unethically by asking respondents to answer using 5 scales of their consent with a statement of intention to engage in unethical behavior from 1 (disapproval) to 5 (strongly agree). The study found that demographic factors which is gender have significant influence towards unethical behavior intention. In addition, a study conducted by Jamil et al. (2019) found that all the antecedents positively influence unethical intention. These include egoism, utilitarianism, and peer influence. Besides that, three dimensions of temptation which includes cognitive impairment, getting rich, and lack of self-control, are positively associated with the propensity to engage in unethical behavior (Owusu et al., 2019). The result indicates that people who are unable to control their desire for money are more likely to engage in unethical behaviour at the workplace.

Therefore, to measure unethical behavior intention, Tang and Chiu (2003) developed unethical behaviour scale (PUB) which measures five dimensions of people's propensity to engage in unethical behavior. These includes resource abuse, not whistle blowing, theft, corruption, as well as deception. These constructs are related to white-collar crime.

FACTORS INFLUENCING INTENTION TO COMMIT UNETHICAL BEHAVIOR AMONG YOUTH IN PAHANG

Factors influencing intention to commit unethical behavior are attitudes (love of money, greed), subjective norms (parental influence, peer influence), and perception of behavioral control (financial stress, capability). Religiosity act as a moderator. Therefore, twelve hypotheses were developed to look at the effects of these factors with the intention to commit unethical behavior.

Love of money

Money associates with social status because money can influence the behavior of individuals. Individuals who have a strong desire for money tend to judge everything in terms of money, which can lead to less ethical behavior (Nazaruddin, Rezki, & Rahmanda, 2018). A study by Tang and Chiu (2003) reported that there is a significant relationship between the love of money and evil among Hong Kong workers. As a result, these high-income individuals will have a low level of money-loving because they are already satisfied with their salary. However, Permatasari and Anis Surayya (2018) found that love of money does not affect ethical perceptions. This is because as an accounting student, money is not considered a major factor in determining ethical considerations. Although the findings of the previous study showed different outcomes, the hypothesis for this study, which involved working youth, is a follows:

H1: There is a positive effect of love of money on intention to commit unethical behavior.

Greed

Greed is a basic human characteristic that is often associated with something unethical and negative. This situation occurs when a person takes more than what they need in their life because they are never satisfied with something that has been achieved. Human nature will not be easily satisfied and always desire to earn more. Previous studies have shown that greed is associated with unethical behavior. Piff et al. (2012) agreed that individuals from the upper classes have a high tendency to act unethically. Seuntjens et al. (2019) found greedy individuals are more likely to act unethically as they can increase one's desire. In relation to this, it can be hypothesized that:

H2: There is a positive effect of greed on intention to commit unethical behavior.

Parental Influence

Ahmad et al. (2017) agreed that parents need to educate their children which can increase good values in youth. Parents who consistently practice good values in life will indirectly motivate and influence youth to practice the same values. Therefore, the influence of the family greatly affects the perception of youth on integrity. Youth needs to be educated from an early age to enhance their understanding of the concept of integrity. For example, a study conducted by Kobayashi and Farrington (2020) found that students in Japan are more ethical than American students, as they have a strong influence from their parents from an early age. Thus, it can be hypothesized that:

H3: There is a negative effect of parental influence on intention to commit unethical behavior.

Peer Influence

Ahmad et al. (2017) found that peer influence is able to influence the actions and behaviours of youth. Previous studies from Hamzah et al. (2014) and Lokman et al. (2018) found that peers are capable of influencing personal, social, emotion, behaviours, and actions. This is because they share the same experiences, feelings, and view on life. Therefore, it is important for the youth to have individuals who are good in their behavior so that the youth is not easily influenced by things that can violate morals and values. Jamil et al. (2019) found a positive relationship between intentions of youth to commit unethical behavior. Therefore, it can be hypothesized that:

H4: There is a positive effect of peer influence on intention to commit unethical behavior.

Financial Pressure

Studies conducted on working adults in Malaysia show that stress affects the employee's intention to commit fraud (Mat et al., 2019). This is supported by findings from Zulaikha et al. (2019) that financial stress is directly proportional to corrupt behavior. Thus, it can be hypothesized that:

H5: There is a positive effect of financial pressure on intention to commit unethical behavior.

Capability

Capability occurs when an individual has any skills or abilities that cause them to have the intention to engage in any unethical behavior. Wolfe and Hermanson (2004) emphasized the importance of having the right people and the right capabilities in place. Kazemian et al., (2019) agreed that capability will occur when an individual has a high influence on a situation and the ability to persuade other staff to cooperate. Therefore, it can be hypothesized that:

H6: There is a positive effect of capability on intention to commit unethical behavior.

Religiosity as a moderator

Religiosity play an important role to curb the intention to commit in unethical behavior. Ahmad et al. (2017) found that youths will be able to avoid engaging in unethical behavior if they adhere to their beliefs and adherence in terms of religious beliefs. According to Yahya et al. (2015), strong religious values can prevent corruption. The importance of the practice of religious values is clearly expressed in a study conducted by Daud (2019). The author explained that the attitude of civil servants depends on the lack appreciation and understanding of the concept of reward and sin as well as the concept of employment as a worship. By appreciating the teachings of religion, an individual will realize the reward that will be received for all deeds and every work done will be aimed at the pleasure of Allah. The findings from Permatasari and Anis Surayya (2018) found that most university students only apply religious values when performing prayers. Islam should be the way of their life. Thus, it can be hypothesized that:

H7a: Religiosity moderates the relationship between love of money and intention to commit unethical behavior.

H7b: Religiosity moderates the relationship between greed and intention to commit unethical behavior

H7c: Religiosity moderates the relationship between parental influence and intention to commit unethical behavior

H7d: Religiosity moderates the relationship between peer influence and intention to commit unethical behavior

H7e: Religiosity moderates the relationship between financial pressure and intention to commit unethical behavior

H7f: Religiosity moderates the relationship between capability and intention to commit unethical behavior

METHODOLOGY

Research Design and Data Collection

The questionnaires used in this study are based on previous studies. The face and content validity was carried out before the actual data collection. The population and samples for this study were youths working in the public sector in the state of Pahang. The study only included youths between the ages of 18 to 40.

Pahang has 48 state government agencies comprising 11 Local Authority, 9 Statutory Body, and 28 government Agency. The actual youth population working in government agencies is unknown. The researchers sent a letter in December 2021 requesting permission from 48 government agencies in the state of Pahang to help provide questionnaire links to their staff aged between 18 and 40 years old. A period of one month was given to the respondent to answer the online questionnaire. PLS-SEM was used to test the hypothesis of the study.

Development of Instrument

This study used questionnaires that were modified to meet the objectives of the studies. This questionnaire is divided into four sections, namely Part A (Demographic), Part B (Perception of unethical behavior factors), Part C (Intention to commit unethical behavior), and Part D (Open questions). The development of the questionnaire is shown in Table 1.

Table 1. Development of Instrument.

Construct	Number of questions	Scale	Literature support
Love of money	14	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Tang & Chiu, (2003) Oliveira & Marques (2020)
Greed	20	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Seuntjens et al., (2015), Seuntjens et al., (2019)
Parental Influence	8	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Kobayashi & Farrington (2020)
Peer Influence	5	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Nga & Lum (2013), Jamil et al., (2018)
Financial Pressure	4	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Koomson et al., (2020)
Capability	6	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Koomson et al., (2020)
Religiosity	9	Scale from 1 (Strongly disagree) to 7 (Strongly agree)	Plante & Boccaccini (1997), Siti Hasnah Hassan (2014)
Intention to commit unethical behavior	Receiving bribe, submitting false claim and abuse of power	Scale from 1 (Strongly agree) to 7 (Strongly disagree) Scale from 1 (Very likely) to 7 (Very Unlikely)	7 ethical scenarios

FINDINGS

Analysis of Demographic

Table 2 shows a summary of the profiles of the respondents. The majority of the respondents were women at 58.10%. As for the level of education, 1% represented no formal education, followed by 28.4% having a certificate qualification. Meanwhile, 39.2% of the respondents involved had diplomas, 29.7% had a Bachelor's Degree qualification and 1.4% had a Master's Degree or a Doctoral Degree qualification. A total of 0.7% each had professional and other qualifications. Majority of the respondents were Malays which represent 98.6% of the total respondents followed by Chinese at 2.0%. Majority of the respondents were Muslims (98.6%) followed by Buddhist (1.4%). A total of 83.8% of the respondents had their own families while 16.2% of the respondents were single.

Table 2. Demographic Analysis.

Profile	Numbers (Person)	Percentage (%)
Gender		
<i>Male</i>	62	41.9
<i>Female</i>	86	58.1
Education level		
<i>No formal education</i>	1	0.7
<i>Certificates</i>	42	28.4
<i>Diploma</i>	58	39.2
<i>First Degree</i>	44	29.7
<i>Master Degree/PHD</i>	2	1.4
<i>Others</i>	1	0.7
Ethnicity		
<i>Malay</i>	145	98
<i>Chinese</i>	3	2
Religion		
<i>Islam</i>	146	98.6
<i>Buddha</i>	2	1.4
Marital Status		
<i>Single</i>	24	16.2
<i>Married</i>	124	83.8
Types of agency		
<i>Government agency</i>	59	39.9
<i>Local authority</i>	23	15.5
<i>Statutory Body</i>	66	44.6
Age of respondent		
<i>21 until 24</i>	5	3.38
<i>25 until 28</i>	13	8.78
<i>29 until 32</i>	27	18.24
<i>33 until 36</i>	47	31.76
<i>37 until 40</i>	56	37.84
Total	148	100

Descriptive analysis of variables of the study

Table 3 shows the mean between the factors or variables involved in the study, from the highest to the lowest order. The analysis showed that among the independent variable factors, parental influence was the highest contributing factor to the intention to commit unethical behavior followed by the capability. Next, the financial pressure factor occupies the fourth ranking, followed by love of money, greed and the last one is peer influence.

Table 3. Descriptive analysis of independent variables of the study.

Factor	Mean	Standard deviation	Order
<i>Independent variables:</i>			
F1: Love of money	3.727	1.093	4
F2: Greed	3.048	0.578	5
F3: Parental influence	4.142	1.232	1
F4: Peer influence	3.001	1.064	6
F5: Financial pressure	3.774	1.136	3
F6: Capability	3.795	1.199	2
<i>Dependent variable:</i>			
Intention to commit unethical behavior (scenario question 2)	3.760	1.25	

Measurement Model

The measurement model is used to test an item so that when it is used for a particular variable, it accurately measures that variable and gives a different reading than the others. In this study, reflective measurement models were used. Specifically, the evaluation of this measurement model involves (i) the reliability of the indicator based on the load value of the factor, (ii) the validity of the convergence based on the average value of the extracted variant (Average Varians Extracted – AVE), and (iii) the validity of the discriminant.

Table 4 shows internal consistency, reliability of measurements, and convergence validity. It is found that most items show a factor load value for a satisfactory measurement model that exceeds 0.70 (Hair et al, 2014; Hair et al, 2010). However, items that have a value of less than 0.70 need to be removed from the measurement model. Meanwhile, these findings also show that the reliability of Cronbach Alpha and composite values has been achieved where all latent variables have high reliability values (above 0.90). This means that each latent variable in this model has an internal consistency reliability (Hair et al. 2014).

Table 4. Reliability and Convergent Validity.

Construct	Items	Loadings	Value Cronbach's Alpha	Reliability	Mean Variant (AVE)
Love of money	F1_2	0.928	0.857	0.898	0.690
	F1_3	0.919			
	F1_4	0.745			
	F1_5	0.707			
Greed	F2_6	0.542	0.848	0.894	0.634
	F2_9	0.846			
	F2_10	0.798			
	F2_11	0.881			
	F2_12	0.864			
Parental Influence	F3_1	0.836	0.923	0.936	0.646
	F3_2	0.848			
	F3_3	0.759			
	F3_4	0.785			
	F3_5	0.746			
	F3_6	0.846			
	F3_7	0.757			
	F3_8	0.843			
Peer Influence	F4_1	0.771	0.782	0.851	0.535
	F4_2	0.792			
	F4_3	0.738			

Construct	Items	Loadings	Value Cronbach's Alpha	Reliability	Mean Variant (AVE)
	F4_4	0.646			
	F4_5	0.701			
Financial Pressure	F5_1	0.783	0.709	0.815	0.526
	F5_2	0.658			
	F5_3	0.785			
	F5_4	0.663			
Capability	F6_1	0.716	0.894	0.918	0.652
	F6_2	0.862			
	F6_3	0.858			
	F6_4	0.826			
	F6_5	0.79			
	F6_6	0.785			
Religiosity	F7_1	0.901	0.961	0.966	0.758
	F7_2	0.89			
	F7_3	0.918			
	F7_4	0.929			
	F7_5	0.913			
	F7_6	0.866			
	F7_7	0.795			
	F7_8	0.813			
	F7_9	0.796			
Intention to commit unethical behavior	S1_2	0.785	0.922	0.941	0.762
	S2_2	0.835			
	S3_2	0.903			
	S4_2	0.921			
	S5_2	0.917			

Analysis of discriminant validity shows a value of HTMT not exceeding 0.90 (Kline, 2011). Table 5 shows that each latent variable has more similarities with the set indicator than other latent variables.

Table 5. Discriminant Validity.

	Love of money	Religiosity	Capability	Financial	Intention	Parental Influence	Peer influence	Greed
Love of money								
Religiosity	0.364							
Capability	0.376	0.309						
Financial	0.567	0.554	0.462					
Intention	0.221	0.595	0.261	0.357				
Parental influence	0.59	0.535	0.436	0.59	0.281			
Peer influence	0.355	0.215	0.453	0.603	0.233	0.334		
Greed	0.608	0.468	0.602	0.561	0.388	0.595	0.491	

Assessment of structural model (Hypotheses testing)

Structural models are often evaluated when the measurement model has been validated (Hair et al., 2012). A bootstrapping procedure is performed to assess the relevance of the structural model, the corresponding t-value, and the p-value, for the verification of the hypothesis. Table 6 explains the results of the route analysis (using the bootstrap procedure) of the direct relationship of the structural model. Bootstrapping is set to a significance level of 0.05, a one-tailed/one-tailed test and 500 subsamples (more than 148 subsamples used in this study). It was found that only the Religious factor ($\beta=-0.591$, $p<0.05$) is positively related to intention.

Table 6. Assessment of structural model.

	Relationship	Coefficient β	SE	Value t	Value p	Decision
H1	Love of money \rightarrow Intention	0.007	0.088	0.074	0.471	Not supported
H2	Greed \rightarrow Intention	0.115	0.097	1.185	0.118	Not supported
H3	Parental influence \rightarrow Intention	0.11	0.096	1.14	0.127	Not supported
H4	Peer influence \rightarrow Intention	0.071	0.072	0.994	0.16	Not supported
H5	Financial pressure \rightarrow Intention	0.037	0.085	0.434	0.332	Not supported
H6	Capability \rightarrow Intention	-0.049	0.08	0.617	0.269	Not supported
H7a	Religiosity*love of money \rightarrow Intention	-0.172	0.076	2.266	0.012	Supported
H7b	Religiosity*Greed \rightarrow Intention	0.206	0.07	2.964	0.002	Not supported
H7c	Religiosity*Parental influence \rightarrow Intention	-0.201	0.069	2.903	0.002	Supported
H7d	Religiosity*Peer influence \rightarrow Intention	-0.13	0.119	1.092	0.138	Not supported
H7e	Religiosity*Financial pressure \rightarrow Intention	-0.195	0.072	2.725	0.003	Supported
H7f	Religiosity*Capability \rightarrow Intention	-0.198	0.066	3.013	0.001	Supported

This study also tested the moderating effect of religiosity towards six factors that influence the intention of unethical behavior. From the analysis carried out, it was found that the relationship between Religiosity*Love of Money ($\beta=-0.172$, $p<0.05$), Religiosity*Parental Influence ($\beta=-0.201$, $p<0.05$), Religiosity*Financial Pressure ($\beta=-0.195$, $p<0.05$) and Religiosity*Capability ($\beta=-0.198$, $p<0.05$) is significant. Meanwhile, two other factors, namely Religiosity*Greed and

Religiosity*Peer Influence are not significant. Therefore, H7a, H7c, H7e and H7f are supported while H7b and H7d are not supported.

Figure 2 shows the positive relationship between love of money and intention to commit unethical behavior is weakened, when religiosity is high.

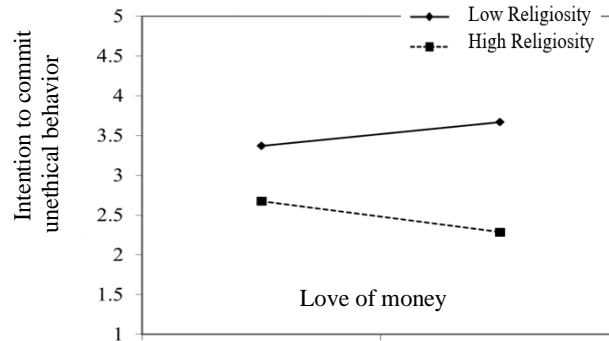


Figure 2. Moderating effect of religiosity on the relationship of love of money and intention to commit unethical behavior.

Figure 3 shows the negative relationship between parental influence and intention to commit unethical behavior is stronger, when religiosity is high.

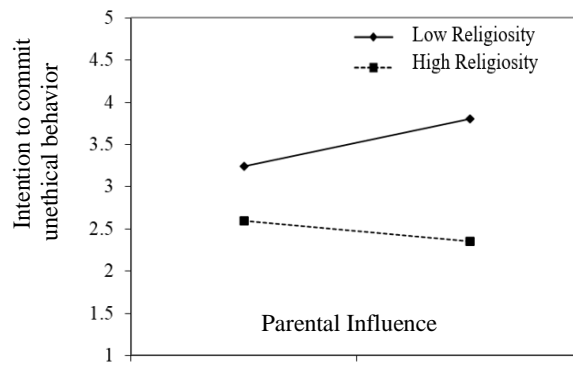


Figure 3. Moderating effect of religiosity on the relationship of parental influence and intention to commit unethical behavior.

Figure 4 shows the positive relationship between financial pressure and intention to commit unethical behavior is weakened, when religiosity is high.

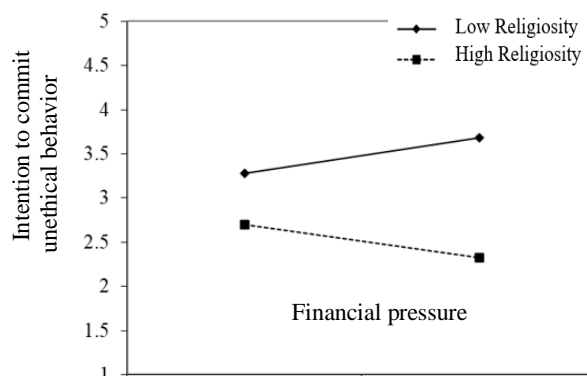


Figure 4. Moderating effect of religiosity on the relationship of financial pressure and intention to commit unethical behavior.

Figure 5 shows the positive relationship between capability and intention to commit unethical behavior is weakened, when religiosity is high.

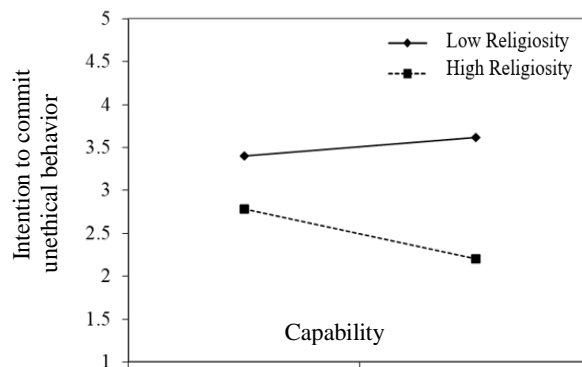


Figure 5. Moderating effect of religiosity on the relationship of capability and intention to commit unethical behavior.

DISCUSSION

Based on the findings, the respondent's intention level towards unethical behavior was reported at a low level with a mean score of 3.76. The outcome was in line with previous studies (Owusu et al., 2019). The average overall mean score was considered low amongst youth. However, efforts need to be done by implementing integrity awareness programmes towards individuals and organizations and at the same time strict monitoring by the leaders.

Based on the analysis, result on H1 revealed that there was a non-significant relationship between love of money and intention to perform unethical behaviour. However, the current study's findings are consistent with previous study by Permatasari and Anis Surayya (2018) who found no significant influence on ethical perception as the respondents are not focused on the opportunity to earn more money. Hence, H1 was not accepted.

H2 revealed that there was a non-significant relationship between greed and intention to perform unethical behaviour. The finding contradicts with previous study by Rahman and Anwar (2014) which highlighted that greed has been the major factor influencing fraud. Unlike existing evidence, the present study indicated that majority of the respondents are coming from low income level. Thus, H2 was not accepted.

H3 revealed that there was a non-significant relationship between parental influence and intention to perform unethical behaviour. This finding contradicts prior study by Kobayashi and Farrington (2020). However, as the majority of respondents are married, the influence of parents are likely less significance in their life. Thus, H3 was not accepted.

Besides that, H4 revealed that there was a non-significant relationship between peer influence and intention to perform unethical behaviour. The finding indicated that nowadays youth are more prone to the use of technological developments to get information rather than asking for the advice from peers (Curtin et al., 2011). Hence, H4 was not accepted.

Next, H5 revealed that there was a non-significant relationship between financial pressure and intention to perform unethical behaviour. In this study, financial pressure refers to the pressure that youth experiences when their income is insufficient to meet their basic needs. The relationship is not significant as majority of the respondents do not stress on luxurious lifestyle. Thus, H5 was not accepted.

H6 revealed that there was a non-significant relationship between capability and intention to perform unethical behaviour. The findings are consistent with previous study from Kazemian et al. (2019) in which the respondents do not have adequate knowledge and information which lead them to have intention to perform unethical behaviour. The element of capability will likely occur when youth have the right potential and are in the right place and position. Thus, H6 was not accepted.

H7 was accepted as the study found a positive and significant relationship between religiosity and intention to perform unethical behaviour. The higher one's religiosity at workplace, the less intention to perform unethical behaviour. The result is consistent with Lam (2008), Voegel (2016), and Hanapiyah et al., (2019) who found that religion is an important and significant factor in influencing intentions towards unethical behavior. Therefore, in addressing the issue of integrity, religious programs should be implemented among youth.

The concept of Islam, Faith, and Ihsan (Masroom et al., 2013) should be applied so that it can help to curb and reduce unethical behavior among youths in the state of Pahang. This study is also supported by Hidayat and Najah (2020) which stated that the concept of compassion based on the Ihsan perspective should be appreciated and applied as a work ethic. Thus, H7 was supported.

This study also tested the moderating effect of religiosity towards six factors that influence the intention to perform unethical behaviour. Based on the analysis, six hypotheses were tested, and four hypotheses are supported, while the other two hypotheses are not supported. Six hypotheses that are supported represent H7a, H7c, H7e, and H7f. This findings revealed that religiosity moderates love of money, parental influence, financial pressure, and capability towards intention to perform unethical behaviour. Meanwhile, two other factors, namely Religiosity*Greed and Religiosity*Peer Influence are not significant. Thus, H7b and H7d are not supported. The result of the findings is supported by Permatasari and Surayya (2018).

CONCLUSION

The findings of this study indicate that only religiosity had a positive and significant influence on intention to commit unethical behavior. Therefore, a holistic measure by focusing on religiosity must be undertaken to prevent such unethical behavior, especially among the younger generation. Religiosity can be enhanced by strengthening beliefs (Islam), practicing religion (Faith), and practicing goodness and excellence (Ihsan). To strengthen the belief (Islam), understanding and awareness on integrity and the importance of it should be conducted regularly to be understood by the staff of the organization. In order to apply religion (Faith), knowledge of Islam should be realized in practical form. This practical implementation should have support from the environment. Thus, Muslims should understand that Islam views that worldly pleasure is only a temporary pleasure in the world, while eternal life is the afterlife. Muslims have the duty as caliphs to lead themselves and others human beings to create the best conditions and maximise worship (Haron et al, 2020).

Integrity shapes youth who have good behaviour and are free from unethical behaviour. Hence, top management must demonstrate their commitment to integrity through both their words and their actions. Moreover, continuous monitoring and evaluating by the top management are important as this will establish integrity and high ethical standard. Besides that, the implementation of a written code of ethics should be continually reinforced. Furthermore, the state agency needs to provide rewards to encourage ethical conduct and implement strict disciplinary action to punish unethical behaviour. This is important as youth are future leaders and the key drivers of a country's development. This study contributes to the body of knowledge related to intention to commit unethical behavior and their impact in the public sector.

LIMITATION AND RECOMMENDATION

There are few limitations that can be addressed in this study. First, the conduct of a survey that revolves around integrity issues has its own limitations in terms of responses that may not be transparent (depending on their self-perception) from the respondents. In other words, it is possible for respondents to choose a Likert scale answer that does not reflect their actual practice but gives an answer that in their opinion is generally accepted. Thus, this study would like to suggest for future study to use case studies in order to understand how the factors studied can make a person have the intention to engage in unethical behavior.

The sample size is limited as this study focus on youth in the public sector. It is suggested that more study be carried out in other places in Malaysia and the sample size can also be included with youth in the private sector. The scope of religiosity in this study is focused solely on "beliefs" that transcend various religions. The survey found that the majority of respondents were Muslims.

ACKNOWLEDGEMENT

We would like to thank Yayasan Pahang and Universiti Sains Islam Malaysia, Faculty of Economics and Muamalat for the financial assistance (Geran Pembangunan Belia Berintegriti di Negeri Pahang USIM/YP/FEM/LUAR-S/42221).

REFERENCES

- Ahmad, J., Ismail, N., & Nasir, N. N. A. M. (2017). Belia dan isu jenayah masa kini di Malaysia. *Institut Penyelidikan Pembangunan Belia Malaysia*: 49–70.
- Ajzen, I. (1991). The theory of planned behavior. *Journal of Organizational Behavior and Human Decision Processes*, Vol. 50, Issue 2: 179–211.
- Ajzen, I. (2011). The theory of planned behaviour: Reactions and reflections, *Psychology & Health*, 26:9, 1113-1127, DOI: 10.1080/08870446.2011.613995
- BH Online. 2019, Mei 31. Kerajaan Pahang komited tangani rasuah. Dicapai pada 7 Mac 2022, <https://www.bharian.com.my/taxonomy/term/2645/2016/05/159465/bhplus>
- BH Online. 2019, Julai 24. Dewan Negara lulus pindaan akta turunkan had umur belia kepada 30 tahun. Dicapai pada 1 Mac 2022, <https://www.bharian.com.my/berita/nasional/2019/07/588802/dewan-negara-lulus-pindaan-akta-turunkan-had-umur-belia-kepada-30>
- Curtin, P.A., Gallicano, T., & Matthews, K. (2011). Millennials' approaches to ethical decision making: a survey of young public relations agency employees. , 5(2), 1–22.
- Daud, E. (2019). Faktor-Faktor Dalam Yang Mempengaruhi Niat Individu Untuk Mengamalkan Rasuah Di Kalangan Penjawat Awam Pihak Berkuasa Tempatan. *Jurnal Kemanusiaan*, 1(2019): 1–6.
- Hair, Joe F, Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the Academy of Marketing Science*, 40(3), 414–433.
- Hair, J. F., Black, W. C., Babin B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis (7th Ed)*. Englewood Cliffs: Prentice Hall.
- Hair, J. F., Sarstedt M., Hopkins, L. and Kuppelwieser, V. G. (2014). "Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research", *European Business Review*, Vol. 26 No. 2, pp. 106-121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hamzah, S. R., Suandi, T., Hamzah, A., & Tamam, E. (2014). The influence of religiosity, parental and peer attachment

- on hedonistic behavior among Malaysian youth. *Procedia - Social and Behavioral Sciences*, 122: 393–397.
- Hanapiyah, Zulkefli Muhamad., Daud, Salina., Wan Abdullah, W. M. T. (2019). Maintaining integrity among employees through empowerment, religiosity and spirituality. *International Journal of Business, Economics and Law*, 19(2), 38–46.
- Haron, H., Jamil, N.N., & Ramli, N. M (2020). Western and Islamic Values and Ethics: Are they different? *Journal of Governance and Integrity*, 12(1), 12–28
- Hidayat, M. U. & Najah, I. N. (2020). Konsep Ihsan Perspektif Al-Qur'an Sebagai Revolusi Etos Kerja. *JAWI*, 3(1).
- Jamil, R., Mohammad, J., & Ramu, M. (2019). Antecedents of Unethical Behaviour Intention: Empirical Study in Public Universities in Malaysian Context. *Journal of Academic Ethics*, 17(1): 95–110. <https://doi.org/10.1007/s10805-018-9312-7>.
- Jennifer L., Kisamore T. H., Stone I. & Jawahar M. (2007). Academic Integrity: The Relationship between Individual and Situational Factors on Misconduct Contemplations. *Journal of Business Ethics* 75:381–394
- Kashif, M., Zarkada, A., & Thurasamy, R. (2017). The moderating effect of religiosity on ethical behavioural intentions: An application of the extended theory of planned behaviour to Pakistani bank employees. *Personnel Review*, 46(2): 429–448. <https://doi.org/10.1108/PR-10-2015-0256>
- Kazemian, S., Said, J., Nia, E. H., & Vakilifard, H. (2019). Examining Fraud Risk Factors on Asset Misappropriation: Evidence from the Iranian Banking Industry. *Journal of Financial Crime*, 26(2): 447–463.
- Kline, R. B. (2011). Principles and practice of structural equation modeling (3rd ed.). New York: *The Guilford Press*
- Kobayashi, E., & Farrington, D. P. (2020). Why Is Student Deviance Lower in Japan Than in the United States?: Influences of Individual, Parental, Peer, Social, and Environmental Factors. *International Criminal Justice Review*, 30(4): 365–385. <https://doi.org/10.1177/1057567720939262>.
- Koomson, T. A. A., Owusu, G. M. Y., Bekoe, R. A., & Oquaye, M. (2020). Determinants of asset misappropriation at the workplace: the moderating role of perceived strength of internal controls. *Journal of Financial Crime*, 27(4), 1191–1211. <https://doi.org/10.1108/JFC-04-2020-0067>
- Lokman, A., Talib, A. T., Ahmad, Z., & Jawan, J. (2018). The influence of demographic factors onto the ethical behaviours of supporting officers in the immigration department of Malaysia. *Journal of Administrative Science*, 15(2): 56–62.
- Lam, K. C. & Shi, G. (2008). Factors Affecting Ethical Attitudes in Mainland China and Hong Kong. *Journal of Business Ethics*, 77(4), 463–479. <https://doi.org/10.1007/s10551-007-9360-1>
- Mat, T. Z. T., Ismawi, D. S. T., & Ghani, E. K. (2019). Do perceived pressure and perceived opportunity influence employees' intention to commit fraud? *International Journal of Financial Research*, 10(3): 132–143. <https://doi.org/10.5430/ijfr.v10n3p132>.
- Masroom, M. N., Muhamad, S., & Panatik, S. (2013). Iman, Islam dan Ihsan: Kaitannya dengan Kesehatan Jiwa. *Seminar Pendidikan & Penyelidikan Islam Kali Pertama*, Skudai UTM, 582-590.
- Muhammad Shahid, S., Hashmi, M.A & Hanif, S. (2016). Academic Integrity: Effects of Demographic Variables on Students' Conduct. *A Research Journal of South Asian Studies*. Vol. 31, No. 2, m.s.27 – 43
- Mohamad Nor, M. N., & Amran, N. A. (2020). Temptation and Unethical Activities: A Study on Malaysian Students' Behaviour. *Journal of Advanced Research in Business and Management Studies*, 19(1): 15–28. <https://doi.org/10.37934/arbms.19.1.1528>
- Nazaruddin, I., Rezki, S. B., & Rahmanda, Y. (2018). Love of money, gender, religiosity: The impact on ethical perceptions of future professional accountants. *BEH-Business and Economics Horizons*, 14(2): 424–436.
- Nga, J. K. H., & Lum, E. W. S. (2013). An Investigation into Unethical Behavior Intentions Among Undergraduate Students: A Malaysian Study. *Journal of Academic Ethics*, 11(1), 45–71. <https://doi.org/10.1007/s10805-012-9176-1>
- Oliveira, F. (2020). The love of money and the propensity to engage in unethical behaviours: a study in the Portuguese context. 33(3): 481–499. <https://doi.org/10.1108/ARLA-03-2020-0042>.
- Owusu, G. M. Y., Bekoe, R. A., Koomson, T. A. A., & Simpson, S. N. Y. (2019). Temptation and the pro-pensity to engage in unethical behaviour. *International Journal of Ethics and Systems*, 35(1), 43–58. <http://dx.doi.org/10.1108/IJOES-04-2018-0057>
- Pahang Media. 30 November 2020. Peruntukan Dana Khas RM10 Juta Bukti Kerajaan Pahang Ambil Berat Pembangunan Ekonomi Belia. Dicapai pada 5 Mac, 2020, Dimuat turun daripada <https://pahangmedia.my/peruntukan-dana-khas-rm10-juta-bukti-kerajaan-pahang-ambil-berat-pembangunan-ekonomi-belia/>
- Permatasari, Y., & Anis Surayya, Z. (2018). S1 accounting extension students: love of money, gender, ethical perception, and religiosity. *Asia-Pacific Journal of Accounting & Economics*, 26(1–2):150–159. <https://doi.org/10.1080/16081625.2019.1546972>.
- Piff, P. K., Stancato, D. M., Côté, S., Mendoza-Denton, R., & Keltner, D. (2012). Higher social class predicts increased unethical behavior. *Proceedings of the National Academy of Sciences* 109(11): 4086-4091.
- Plante, T. G., & Boccaccini, M. (1997). Reliability and validity of the Santa Clara strength of religious faith questionnaire. *Pastoral Psychology*, 45(6), 429–437. <https://doi.org/10.1007/BF02310643>
- Rahman, R. A., & Anwar, I.S.K. (2014). Types of fraud among Islamic Banks in Malaysia. *International Journal of Trade, Economics and Finance*, 5(2), 176-179. <https://doi.org/10.7763/ijtef.2014.v5.365>

- Seuntjens, T. G., Zeelenberg, M., van de Ven, N., & Breugelmans, S. M. (2019). Greedy bastards: Testing the relationship between wanting more and unethical behavior. *Personality and Individual Differences*, 138 (June 2018):147–156. <https://doi.org/10.1016/j.paid.2018.09.027>.
- Siti Hasnah Hassan. (2014). The role of Islamic values on green purchase intention. *Journal of Islamic Marketing*, 5(3), 379–395.
- Tang, T. L., & Chiu, R. K.-K. (2003). Income, Money Ethic, Pay Satisfaction, Commitment and Unethical Behavior: Is the Love of Money the Root of Evil for Hong Kong Employees? *Journal of Business Ethics*, 46(1): 13–30. <https://doi.org/10.1023/A>.
- Voegel, J., & Pearson, J. (2016). Religiosity and Ethical Ideologies as They Pertain to Business Ethics: Through the Lens of the Theory of Planned Behavior. *Journal of Leadership, Accountability and Ethics* 13(1): 30.
- Wook, I., Haron, H., Shaari, R., Abd Ghani, Z., Mohad, AH., & Md Yusof, AF., (2022). Ethics and Integrity in a public sector organisation in Malaysia: An assessment of understanding and perception of the employees. *Journal of Governance and Integrity*, 5(3), 382-392
- Wolfe, D.T & Hermanson, D.R. (2004). The Fraud Diamond: Considering four elements of fraud. *The CPA Journal* 74(12): 38-42.
- Yahya, K.K., Tan, F. Y., Johari, J., & Saad, N. A. (2015). The Perception of Gen Y on Organizational Culture, Religiosity and Corruption in Malaysian Public Organizations. *Procedia Economics and Finance*, 31(December): 251–261. [https://doi.org/10.1016/S2212-5671\(15\)01227-7](https://doi.org/10.1016/S2212-5671(15)01227-7).
- Yap, A. 2016, Julai 22. Krisis integriti rasuah terhadap golongan belia meningkat. Awani. Dicapai pada 6 Oktober, 2020, Dimuat turun daripada <https://www.astroawani.com/berita-malaysia/krisis-integriti-rasuah-terhadap-golongan-belia-meningkat-111754>
- Zulaikha, Basuki Hadiprajitno, P. T., & Amal, M. I. (2019). Social constructs in predicting corruptive attitudes and behavior from the theory of planned behavior perspective. *International Journal of Economics and Business Administration* 7(3): 167–177. <https://doi.org/10.35808/ijeba/316>.

CONFLICT OF INTEREST

The author(s), as noted, certify that they have NO affiliations with or involvement in any organisation or agency with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, jobs, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or non-financial interest (such as personal or professional relationships, affiliations, expertise or beliefs) in the subject matter or materials addressed in this manuscript.

AUTHORS' BIOGRAPHY



Author's Full Name: Tengku Intan Nabilah Tenku Sulaiman

Author's Email: tengkuintanabilah@gmail.com

Author Professional Bio:

Tengku Intan Nabilah is a postgraduate student in strategy, Leadership and Governance, Faculty of Industrial Management from Universiti Malaysia Pahang Al- Sultan Abdullah (UMPSA). She completed her Master of Business Administration from a similar university and Bachelor of Political Science from International Islamic University Malaysia (IIUM).



Author's Full Name: Fatimah Mahmud

Author's Email: fatimahm@umpsa.edu.my

Author Professional Bio:

Dr. Fatimah Mahmud is a senior lecturer at the Faculty of Industrial Management, Universiti Malaysia Pahang Al- Sultan Abdullah (UMPSA). She graduated in Bachelor of Technology:Quality Control and Instrumentation from University Sains Malaysia and obtained an MSc in Industrial Technology and PhD in Mechanics and Material Engineering from Universiti Kebangsaan Malaysia. Her research interest includes quality operation, manufacturing management and industrial engineering.



Author's Full Name: Hasnah Haron

Author's Email: hasnahharon@usim.edu.my

Author Professional Bio:

Dato' Dr. Hasnah Haron is a Senior Academic Fellow at the Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia. She was conferred a PhD from the University of Hull in 1996 with a specialisation in Auditing. She was formerly attached to Universiti Teknologi Mara, Universiti Sains Malaysia and University Malaysia Pahang Al- Sultan Abdullah (UMPSA). Her research interests are in the area of auditing, education, reporting, governance and ethics.



Author's Full Name: Fuadah Johari

Author's Email: fuadah@usim.edu.my

Author Professional Bio:

Prof. Madya Dr. Fuadah Johari is a deputy dean (Research & Innovation) at the Faculty of Economics & Muamalat, Universiti Sains Islam Malaysia and also coordinator (Director) at the Islamic Finance and Wealth Management Institute (IFWMI). Her research interest are in the area of Islamic social finance and economics and also gender study.



Author's Full Name: Zalailah Salleh

Author's Email: zalailah@umt.edu.my

Author Professional Bio:

Prof. Dr. Zalailah Salleh is a professor at the Faculty of Business, Economics and Social Development, Universiti Malaysia Terengganu (UMT). Her research interest are in the area of auditing, Corporate governance and accounting.



Author's Full Name: Suhaili A. Jalil

Author's Email: suhaili@usim.edu.my

Author Professional Bio:

Suhaili A. Jalil is a language lecturer at Faculty of Major Language Studies, Universiti Sains Islam Malaysia. Her research interest are in the area of Teaching English as a Second/Foreign language.