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Organizational Citizenship Behavior In The Implementation Of Anti-Fraud Strategy At Bank Sulselbar In South Sulawesi And West Sulawesi Provinces

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Abstract: *The effective implementation of anti-fraud strategies relies not only on clear policies and procedures but also on the active involvement of all members of the organization. In this regard, organizational citizenship behavior plays a crucial role. Behaviors focused on compliance with regulations, mutual assistance, and proactively detecting potential fraud can strengthen the implementation of anti-fraud strategies. This study aims to analyze organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces. This study employed a quantitative research approach, employing an associative strategy, with data collection methods including questionnaires and document review. The sample in this study were employees of PT Bank Sulselbar. Data sources consisted of primary and secondary data. The data analysis technique used path analysis. The results showed that the relationship between the dimensions of altruism and conscientiousness did not significantly influence anti-fraud strategies. However, the relationship between the dimensions of civic virtue, courtesy, and sportsmanship did significantly influence anti-fraud strategies.*
Keywords: *Organizational Citizenship Behavior, Anti-Fraud Strategy*

INTRODUCTION

The level of fraud committed by humans globally and nationally is increasing every year. Fraud is an act that is very detrimental to the country so the country's economic development slows down. The real impact of fraud is a decreasing investment rate, increasing poverty rates, and increasing economic disparities in society (Simbolon, Ahmad, & Elviani, 2019).

Fraud is a problem that continues to occur today. Based on the results of a survey by ACFE (2020), the most common fraud cases are corruption cases at 64.4%. Based on data from Transparency International (2023), The increase in corruption cases in Indonesia has generally increased, with Indonesia ranked 98th out of 180 countries in the world as a corruption-free country with a score of 38 out of the highest score of 100.

This phenomenon is a separate note for institutions. No institution/corporate institution is free from the possibility of fraud. Fraud perpetrators also exist at all levels, both upper and lower levels of employees. Data from ICW (2022) revealed that the most corruption cases were found in the banking industry. Corruption in this sector generally involves the misuse of customer money and credit funds. The total loss of corruption in the financial sector category reached 45.06 trillion. The sectors included in this category are banking, a social society that overlaps with insurance, and the capital market sector. Fraud cases in banking are caused by many factors. Factors that cause fraud such as perceived pressure, rationalization, capacity to commit fraud (Mwangi & Ndegwa, 2020), and economic needs (McKeever, 1999).

One of the banking companies in Indonesia that experienced a fraud case is Bank Sulselbar. The number of fraud cases from Bank Sulselbar data (2024), fraud cases at Bank Sulselbar experienced an increase from 2019 to 2023 with a total of 42 cases and the number of losses reaching 31 billion rupiah, the types of fraud committed were abuse of office, violations of the code of ethics and SOP, to fraud in the banking system. The lack of an adequate anti-fraud control system is also one of the main factors driving the growth of fraud (Mwangi & Ndegwa, 2020). Many companies/institutions do not provide reliable and transparent financial information or knowledge about management in company development, making them vulnerable to fraud. Based on these data, it is known that opportunity became the main factor with a total of 24 fraud cases. Opportunity is a fatal factor in fraud treatment, this is due to the high possibility of committing fraud and the ineffectiveness of independent committee supervision causing greater fraudulent financial reporting (Satria Rukmana, 2021).

Regulations and policies regarding fraud prevention have been established by the Indonesian Government. Reforms in the field of state finance have been implemented through a package of laws consisting of Law Number 17 of 2003 concerning State Finance, Law Number 1 of 2004 concerning State Treasury, and Law Number 15 of 2004 concerning Audit of Management and Accountability of State Finances. All three are the foundation and guidelines so that state finances can be managed in an orderly, economical, efficient, effective, transparent, and responsible manner by paying attention to a sense of justice and propriety. In line with this objective, Law Number 28 of 2009 mandates the realization of a state administration that is free and clean from corruption, collusion, and nepotism. Continuing this law, the Regulation of the Financial Services Authority of the Republic of Indonesia Number 39/POJK.03/2019 is here as a guide for financial institutions in formulating anti-fraud strategies. There are four pillars for formulating an anti-fraud strategy as determined by the Financial Services Authority (OJK), namely (1) prevention, (2) detection, (3) investigation, reporting and sanctions, and (4) monitoring, evaluation and follow-up. The existence of this anti-fraud strategy pillar aims to create a system that can prevent and reduce the potential for fraud in banking, as well as provide clear sanctions for the perpetrators.

Organizational Citizenship Behavior (OCB) is an individual's willingness to exceed role demands in the workplace (Aldag and Resckhe, 1997). Greenberg and Baron (2000) define Organizational Citizenship Behavior (OCB) as an action carried out by members of an organization that goes beyond the formal requirements of their job.

Robbins and Judge (2007) stated that OCB is a choice of behavior that is not part of an employee's formal work obligations but supports the effective functioning of the organization. Meanwhile, Organ (1988) defines Organizational Citizenship Behavior (OCB) as behavior that is an individual choice and initiative, not related to the reward system formal organization but in aggregate increases organizational effectiveness. Aldag & Resckhe (1997) stated that OCB involves several behaviors, including helping others, volunteering for tasks outside of one's obligations, and complying with rules and procedures in the workplace.

Effective anti-fraud strategy depends not only on clear policies and procedures but also on the active involvement of all members of the organization. In this case, OCB has a very important role. Behaviors that focus on compliance with rules, helping each other, and being proactive in detecting potential fraud can strengthen the implementation of anti-fraud strategies. For example, employees who exhibit OCB behavior are generally more likely to report fraud they encounter, even if it is not part of their formal obligations.

Many factors can influence the emergence of Organizational Citizenship Behavior (OCB), but internally Organ et al (2005) divide it into 5 dimensions that exist in behavior Organizational Citizenship Behavior. Five dimensions in Organizational Citizenship Behavior according to Organ, et. al (2005) namely altruism, conscientiousness, courtesy, sportsmanship, and civics virtues.

Based on this explanation, the focus of this research is to analyze organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces.

METHOD

This study employed quantitative research methods. The research strategy employed an associative approach, aiming to determine the relationship between two or more variables. A survey method is used to collect and analyze data by seeking the opinions of the respondents. A questionnaire was used to determine the influence of variables on organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar, South Sulawesi and West Sulawesi Provinces.

The research location was within Bank Sulselbar's operational area, namely South Sulawesi and West Sulawesi Provinces. This location was selected purposively, as the focus of this study was on organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar, South Sulawesi and West Sulawesi Provinces. The sample size was determined using non-probability sampling with a purposive sampling technique,

namely PT Bank Sulselbar employees who were deemed knowledgeable and representative of the population characteristics. To ensure a representative sample size, the Slovin formula was used to calculate the sample size, resulting in a sample size of 314 Bank Sulselbar employees.
The data collected included primary and secondary data. The primary data in this study consists of processed research results from respondent questionnaires. Secondary data, on the other hand, is data obtained in finished form or in the form of published data. This data consists of data related to organizational citizenship behavior and anti-fraud strategies from the internet, books, journals, and previous research.
In this study, the primary data collection techniques were questionnaires and document reviews. Path analysis was used to analyze the relationship patterns between variables.

FINDINGS AND DISCUSSIONS

Organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces was analyzed using the organizational citizenship behavior approach proposed by Organ, et.al (2005) which consists of 5 (five) dimensions, namely (1) Altruism; (2) Conscientiousness; (3) Courtesy; (4) Sportsmanship; and (5) Civic Virtue. The description of the research results from the description of respondent characteristics, description of respondent answers, analysis model and correlation test will be explained as follows.

Description of Respondent Characteristics

This study, which examined organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces, involved 341 employees of PT. Bank Sulselbar. Based on the results, the following description of the respondents' characteristics is provided.

Gender

The results of the study show the findings of respondent characteristics based on gender as shown in the table below.
Table 1. Respondent Characteristics Based on Gender

Category		Frequency	Percentage
	Man	167	53.2
	Woman	147	46.8
	Total	314	100

Source: Data Processing, 2025
Based on the table above, there were 314 respondents consisting of 167 male respondents with a percentage of 53.2% and 147 female respondents with a percentage of 46.8%.

Age

The results of the study show the findings of respondent characteristics based on age as shown in the table below.
Table 2. Respondent Characteristics Based on Age

Category		**Frequency**	**Percentage**
	Under 20 Years	-	-
	21-30 Years	121	38.54
	31-40 Years	90	28.66
	41-50 Years	75	23.89
	Over 50 Years	28	8.92
	Total	314	100

Source: Data Processing, 2025
The table above shows that of the 314 respondents, the majority were aged 21-30, representing 121 respondents (38.54%). The fewest respondents were aged 50 and over, representing 28 (8.92%). There were no respondents under 20.

Education

The research results show the findings of respondent characteristics based on education as shown in the table below.
Table 3. Respondent Characteristics Based on Last Education

Category		Frequency	Percentage
	Elementary-High School	55	17.52

	Diploma III (D3)	5	1.59
	Bachelor degree)	227	72.29
	Postgraduate (S2/S3)	27	8.60
	Total	314	100

Source: Data Processing, 2025

Based on the table above, respondents with the highest education of elementary school-high school were 55 people or 17.52%, the highest education was Diploma III (D3) were 5 people or 1.59%, the highest education was Bachelor's (S1) were 227 people or 72.29%, and the highest education was Postgraduate (S2/S3) were 27 people or 8.60%.

Religion

The research results show the findings of respondent characteristics based on education as shown in the table below.

Table 4. Respondent Characteristics Based on Religion

Category		Frequency	Percentage
	Islam	302	96.18
	Christian	9	2.87
	Hindu	1	0.32
	Buddha	-	-
	Catholic	2	0.64
	Confucianism	-	-
	Total	314	100

Source: Data Processing, 2025

Based on the table above, 302 respondents are Muslim or 96.18%, 9 people are Christian or 2.87%, 1 person is Hindu or 0.32%, and 2 people are Catholic or 0.64%. Meanwhile, there were no respondents who were Buddhist and Confucian.

Respondent's Answer Description

Based on the findings of the five dimensions above, the recapitulation of values for organizational citizenship behavior variable (X) in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi Province and West Sulawesi Province can be shown in the table below.

Table 5. Organizational Citizenship Behavior (X)

No.	Subvariables		Strongly Disagree	Don't Agree	Quite Agree	Agree	Strongly Agree	Amount	Number of Statements
			1	2	3	4	5		
1	Altruism	F % fx	14 (1.48%) 14	13 (1.38%) 26	21 (2.22%) 63	432 (45.8%) 1728	459 (49%) 2295	942 (100%) 4126	3 Statements
2	Conscientiousness	F % fx	4 (0.42%) 4	9 (0.95%) 18	9 (0.95%) 27	413 (43.8%) 1652	507 (54%) 2535	942 (100%) 4236	3 Statements
3	Sportsmanship	F % fx	4 (0.42%) 4	9 (0.95%) 18	23 (2.44%) 69	480 (51%) 1920	426 (45.2%) 2130	942 (100%) 4141	3 Statements
4	Civic Virtue	F % fx	3 (0.31%) 3	12 (1.27%) 24	51 (5.41%) 153	493 (53%) 1972	383 (40.6%) 1915	942 (100%) 4067	3 Statements
5	Courtesy	F % fx	5 (0.53%) 5	9 (0.95%) 18	21 (2.22%) 63	461 (49%) 1844	446 (47.3%) 2230	942 (100%)	3 Statements
Total		Number of Respondents						314	15 Statements
		Total Percentage (%)						88%	

	Number of fx	20,730	

Source: Data Processing, 2025

The table shows that of the 314 respondents who answered the questionnaire, in the altruism sub-variable with 3 statements, there were 14 who answered strongly disagree, 13 answered disagree, 31 answered quite agree, 432 answered agree and 459 answered strongly agree.

In the conscientiousness sub-variable with 3 statements, there were 4 who answered strongly disagree, 9 answered disagree, 9 answered quite agree, 413 answered agree and 507 answered strongly agree.

Furthermore, in the sub-variable of sportsmanship with 3 statements, there were 4 who answered strongly disagree, 9 answered disagree, 23 answered quite agree, 480 answered agree and 426 answered strongly agree.

Then the civic sub-variable virtue with 3 statements, there were 3 who answered strongly disagree, 12 answered disagree, 51 answered quite agree, 493 answered agree and 383 answered strongly agree.

And the courtesy sub-variable with 3 statements, there were 5 who answered strongly disagree, 9 answered disagree, 21 answered quite agree, 461 answered agree and 446 answered strongly agree. So the organizational variable was obtained. citizenship behavior of 88% with a score of 20,730.

Furthermore, the findings of respondents' answers for the anti-fraud strategy variable (Y) can be shown in the table below.

Anti- Fraud Strategy (Y)

No.	**Sub Variables**		**Strongly Disagree**	**Don't Agree**	**Quite Agree**	**Agree**	**Strongly Agree**	**Amount**	**Number of Statements**
			1	2	3	4	5		
1	Prevention	F % fx	4 (0.42%) 4	24 (2.54%) 48	62 (6.58%) 186	508 (54%) 2032	344 (36.5%) 1720	942 (100%) 3990	3 Statements
2	Detection	F % fx	4 (0.42%) 4	17 (1.8%) 34	79 (8.38%) 237	509 (54%) 2036	333 (35.35%) 1665	942 (100%) 3976	3 Statements
3	Investigation, Reporting and Sanctions	F % fx	3 (0.31%) 3	13 (1.38%) 26	55 (5.83%) 165	496 (53%) 1984	375 (39.8%) 1875	942 (100%) 4053	3 Statements
4	Monitoring and Evaluation	F % fx	1 (0.1%) 1	11 (1.16%) 22	39 (4.14%) 117	528 (56%) 2112	361 (38.32%) 1805	942 (100%) 4057	3 Statements
Total		Number of Respondents						314	12 Statements
		Total Percentage (%)						85.32%	
		Number of fx						16,076	

Source: Data Processing, 2025

The table shows that of the 314 respondents who answered the questionnaire, in the prevention sub-variable with 3 statements, there were 4 who answered strongly disagree, 24 answered disagree, 62 answered quite agree, 508 answered agree and 344 answered strongly agree.

In the detection sub-variable with 3 statements, there were 4 who answered strongly disagree, 17 answered disagree, 79 answered quite agree, 509 answered agree and 333 answered strongly agree.

Furthermore, in the sub-variables of investigation, reporting and sanctions with 3 statements, there were 3 who answered strongly disagree, 13 answered disagree, 55 answered quite agree, 496 answered agree and 375 answered strongly agree.

And sub variables of monitoring and evaluation with 3 statements, there was 1 who answered strongly disagree, 11 answered disagree, 39 answered somewhat agree, 528 answered agree and 381 answered strongly agree. Thus, the anti-fraud strategy variable was obtained at 85.32% with a score of 16,076.

SEM PLS Analysis Model / Outer Model

Based on the data processing results, the following is a description of the SEM PLS analysis model.

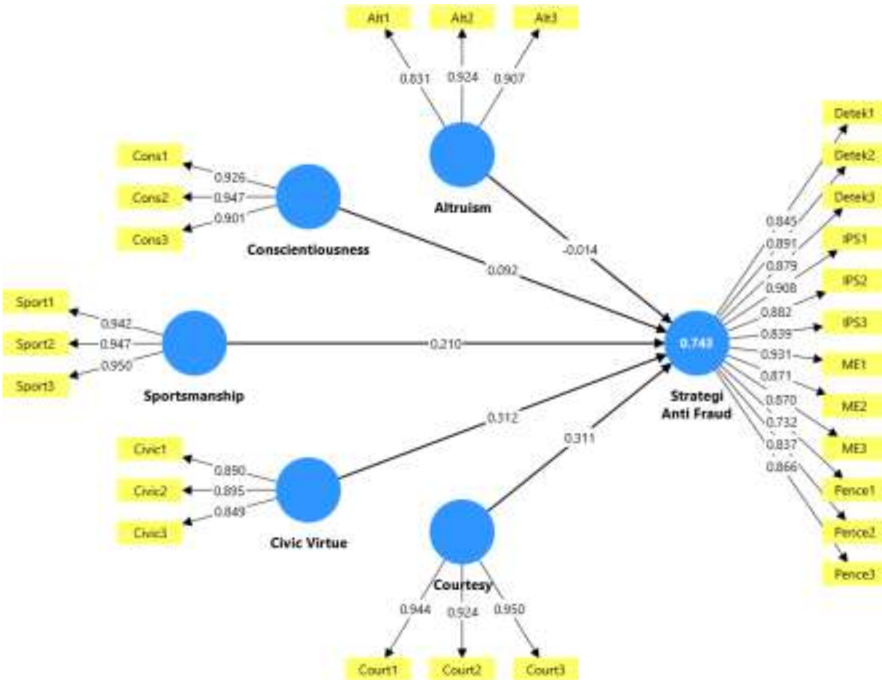

Figure 1. SEM PLS Analysis Model

Based on the structural equation model shown in the figure above, the loading obtained factor or outer loading which can be seen in the following table.

Table 7. Loading Factor / Outer Loading

Indicator	**Outer Loading**
Altruism	
Alt1	0.831
Alt2	0.924
Alt3	0.907
Conscientiousness	
Cons1	0.926
Cons2	0.947
Cons3	0.901
Sportsmanship	
Sport1	0.942
Sport2	0.947
Sport3	0.950
Civic Virtue	
Civic1	0.890
Civic2	0.895
Civic3	0.849
Courtesy	
Court1	0.944
Court2	0.924
Court3	0.950
Fraud Strategy	
Detek1	0.845

Detek2	0.891
Detek3	0.879
Social Studies 1	0.908
IPS2	0.882
IPS3	0.839
ME1	0.931
ME2	0.871
ME3	0.870
Pence1	0.732
Pence2	0.837
Pence3	0.866

Source: Data Processing, 2025

The table above shows that all indicators in the model have outer loading values greater than 0.7, indicating that each indicator contributes significantly to forming the relevant construct. Outer loading values greater than 0.7 indicate that the indicators have a strong and significant relationship with the construct they represent and demonstrate high convergent validity. Therefore, it can be concluded that all indicators used in this model effectively measure the intended construct and are suitable for further analysis.

The composite reliability and AVE are presented in the table below.

Table 8. Composite Reliability and AVE

	Cronbach's Alpha	**CR (rho_a)**	**CR (rho_c)**	**AVE**
Altruism	0.866	0.871	0.918	0.789
Civic Virtue	0.851	0.851	0.910	0.771
Conscientiousness	0.915	0.918	0.947	0.855
Courtesy	0.934	0.935	0.958	0.883
Sportsmanship	0.942	0.942	0.963	0.895
Anti-Strategy Fraud	0.969	0.971	0.972	0.746

Source: Data Processing, 2025

The table above shows that this model has excellent quality. Most constructs have Cronbach's alpha values above 0.7, indicating strong internal reliability. Composite Reliability (CR) also supports this finding, with most constructs having CR values greater than 0.7, indicating good internal consistency. For AVE values, most constructs show values greater than 0.5. Overall, these results indicate that the tested model has excellent reliability and validity, with the constructs effectively measuring the intended variables.

Correlation Test

Based on the results of the hypothesis test as intended to be expressed in this research, the following research results were obtained.

Table 9. Hypothesis Testing

Hypothesis	**Original sample (O)**	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	**Information**
Altruism -> Anti_Strategy Fraud	-0.014	-0.014	0.075	0.184	0.854	Not Significant
Civic Virtue -> Anti_Strategy Fraud	0.312	0.314	0.068	4,593	0.000	Significant
Conscientiousness -> Anti_Strategy Fraud	0.092	0.091	0.071	1,294	0.196	Not Significant
Courtesy -> Anti_Strategy Fraud	0.311	0.309	0.082	3,791	0.000	Significant

Sportsmanship -> Anti_Strategy Fraud	0.210	0.210	0.077	2,717	0.007	Significant

Source: Data Processing, 2025

The table above provides an explanation of the research findings based on the research problem formulation and hypotheses as follows.

Relationship between Altruism in Organizational Citizenship Behavior and the Implementation of Anti-Fraud Strategies

Based on the table above, the results indicate that altruism has no significant effect on anti-fraud strategies, with a coefficient of -0.014, a T-statistic of 0.184, and a p-value of 0.854 (>0.05). This means that altruistic attitudes do not significantly contribute to promoting anti-fraud strategies.

Relationship between Conscientiousness in Organizational Citizenship Behavior and the Implementation of Anti-Fraud Strategies

The results show that civic virtue has a positive and significant effect on anti-fraud strategies, with a coefficient of 0.312, a T-statistic of 4.593, and a p-value of 0.000. This indicates that the higher the sense of responsibility towards the organization (civic virtue), the stronger the implementation of anti-fraud strategies.

The Relationship between Courtesy in Organizational Citizenship Behavior and the Implementation of Anti-Fraud Strategies

The results show that conscientiousness does not significantly influence anti-fraud strategies, as indicated by a coefficient of 0.092, a T-statistic of 1.294, and a p-value of 0.196 (>0.05). This indicates that careful and responsible behavior does not necessarily directly encourage anti-fraud strategies.

The Relationship between Sportsmanship in Organizational Citizenship Behavior and the Implementation of Anti-Fraud Strategies

The results show that courtesy has a positive and significant influence on anti-fraud strategies, with a coefficient of 0.311, a T-statistic of 3.791, and a p-value of 0.000. This indicates that mutual respect and maintaining good relationships among employees support the implementation of anti-fraud strategies.

The Relationship between Civic Virtue in Organizational Citizenship Behavior and the Implementation of Anti-Fraud Strategies

Sportsmanship was also shown to have a positive and significant effect on anti-fraud strategies, with a coefficient of 0.210, a t-statistic of 2.717, and a p-value of 0.007. This indicates that a non-complaint attitude and a positive work ethic can strengthen anti-fraud strategies in an organization.

The r-square values are shown in the table below.

Table 10. R- Square Value

	R- square	R- square adjusted
Anti_Strategy Fraud	0.743	0.739

Source: Data Processing, 2025

The table above shows that the r-square value is 0.743, indicating that 74.3% of the variation in Anti-Fraud Strategy can be explained by the variables of altruism, civic virtue, conscientiousness, courtesy, and sportsmanship. The adjusted r-square value is 0.739, indicating an adjustment to the number of predictors in the model.

CONCLUSION

Based on the research results and discussion above, the conclusion of this study is that the relationship between altruism and conscientiousness has no significant effect on anti-fraud strategies. Meanwhile, the relationship between civic virtue, courtesy, and sportsmanship has a significant effect on anti-fraud strategies.

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