



The Role of Organizational Citizenship Behavior in Implementing Anti-Fraud Strategies at Bank Sulselbar

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Abstract

The implementation of effective anti-fraud strategies relies not only on clear policies and procedures but also on the involvement of all members across the organization. In this case, organizational citizenship behavior plays a very important role. 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 uses a descriptive quantitative research approach with data collection methods, namely questionnaires and review documents. Samples in this research are Bank Sulselbar employees. Data sources consist of primary and secondary data. While the technique of data analysis uses inferential statistics. The results of the study show that organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is 20,730 or 88% of the maximum percentage. If seen from the value range table it can be concluded that organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is relatively very high.

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 et al., 2019; Ramos et al., 2024; Remeikienė & Gaspareniene, 2023; Zahra et al., 2007).

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 (Rukmana, 2021; Rezaee, 2005; Hashim et al., 2020; Biegelman & Bartow, 2012).

Regulations and policies regarding fraud prevention have been established by the Indonesian Government (Ariyanto & Bone, 2020; Umar, 2013; Rahayu et al., 2024; Herawaty & Hernando, 2020). 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. 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 (Shonhadji & Irwandi, 2024; Alfian et al., 2017; Bartsiotas & Achamkulangare, 2016).

Organizational Citizenship Behavior (OCB) is an individual's willingness to exceed role demands in the workplace (Aldag & Resckhe, 1997; Vigoda-Gadot, 2007). 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 & 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 et al. (2006) 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 (Todorović et al., 2020; Balsiukaitė, 2022). 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 (Guptam, 2024; Bello & Olufemi, 2024; Rathakrishnan et al., 2024; Chhabra Roy & P, 2024; Barker, 2020; Sipayung et al., 2022). 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. (2006) divide it into 5 dimensions that exist in behavior Organizational Citizenship Behavior. Five dimensions in Organizational Citizenship Behavior according to Organ et al. (2006) 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.

METHODS

Research Design

This study adopts a quantitative research approach with a descriptive survey design. The rationale for selecting this method lies in its ability to provide a systematic description of facts and phenomena in their natural settings, without manipulating variables. The descriptive survey approach enables the researcher to collect data from a relatively large number of respondents in a standardized manner, thus allowing the identification of patterns, tendencies, and relationships across different variables. According to Kerlinger (1973), descriptive research is particularly suitable when the objective is to capture the relative distribution and interaction of sociological and psychological variables within a specific context. In this study, the design was considered appropriate because it provides a reliable framework for analyzing how organizational citizenship behavior (OCB) manifests in the implementation of anti-fraud strategies within a banking institution.

Research Location and Subjects

The location of the study was purposively determined in the operational areas of Bank Sulselbar, specifically in South Sulawesi and West Sulawesi Provinces. These provinces were selected not only because they represent the main area of Bank Sulselbar's activities but also because they have been reported as regions where cases of banking fraud have occurred. By situating the research in this particular context, the study is able to capture employee behavior directly related to fraud prevention and mitigation efforts. The choice of this location thus enhances the relevance and applicability of the findings, as it provides real-life insights into how organizational behavior supports the operationalization of anti-fraud strategies at the regional level.

Population and Sampling Technique

The population of the study consists of all employees of Bank Sulselbar working in the selected provinces. Since it was not feasible to include the entire population due to time and resource constraints, a sample was drawn using non-probability purposive sampling. This sampling technique was deemed appropriate because it allows the researcher to deliberately select individuals who are considered knowledgeable and experienced enough to provide meaningful responses related to the objectives of the study. Employees selected as respondents were those who had direct involvement in organizational processes and were capable of assessing and reflecting upon anti-fraud initiatives within the bank. To ensure that the sample size was adequate, the Slovin formula was applied, yielding a final sample of 314

employees. This number was considered statistically sufficient to generate reliable results while maintaining representativeness of the broader employee population.

Types and Sources of Data

The study relied on both primary and secondary data sources to ensure the comprehensiveness of the analysis. Primary data were collected directly from respondents through questionnaires designed to measure OCB dimensions in the context of anti-fraud strategies. The use of structured questionnaires provided uniformity in data collection, ensuring that all participants responded to the same set of questions under comparable conditions. Secondary data, on the other hand, were obtained from various published and unpublished sources, including organizational documents, policy guidelines, academic books, journal articles, and reports from institutions such as Transparency International, ACFE, and Indonesia Corruption Watch. The inclusion of secondary data served to enrich the analysis by providing contextual information, supporting theoretical explanations, and enabling comparisons between empirical findings and existing literature.

Research Instruments

The research instrument employed in this study was a structured questionnaire. The questionnaire items were specifically designed to capture the five dimensions of organizational citizenship behavior as articulated by Organ, Podsakoff, and MacKenzie (2006), namely altruism, conscientiousness, courtesy, sportsmanship, and civic virtue. Each dimension was operationalized into several statements that reflected employee attitudes and behaviors relevant to the implementation of anti-fraud strategies. Responses were measured using a Likert scale, ranging from “strongly disagree” to “strongly agree,” which allowed for quantification of attitudes and facilitated statistical analysis. Prior to full distribution, the questionnaire underwent content validation to ensure its alignment with research objectives, and a pilot test was conducted with a small group of employees to check for clarity, reliability, and consistency in interpretation.

Data Collection Techniques

Data collection techniques included the administration of questionnaires and the review of relevant documents. The questionnaires were distributed to employees across different branches and units of Bank Sulselbar, ensuring that various levels of the organizational structure were represented. This helped to capture diverse perspectives regarding both OCB and fraud prevention practices. Simultaneously, document review was conducted to examine internal policies, procedural manuals, reports, and government regulations concerning fraud prevention in the banking sector. This triangulation of data collection methods increased the validity and credibility of the research, as it allowed the findings from employee responses to be cross-checked against organizational policies and external regulations.

Data Analysis Techniques

For data analysis, the study employed inferential statistical techniques. After data from the questionnaires were collected, they were systematically coded and entered into statistical software for processing. Descriptive statistics were first generated to provide an overview of respondent characteristics and to summarize responses to each questionnaire item. Following this, inferential analysis was conducted to examine the overall patterns of organizational citizenship behavior and to generalize these findings to the broader employee population. The use of inferential statistics was particularly important because it allowed the researcher to move beyond simple description and to test whether the observed behaviors reflected significant and consistent patterns across the organization. The results were then interpreted in light

of existing theoretical frameworks and empirical studies, ensuring that the findings were not only statistically valid but also theoretically meaningful.

RESULTS AND DISCUSSION

Organizational citizenship behavior in the implementation of anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces was analyzed using an organizational citizenship behavior approach put forward by Organ, et.al (2005) consisting of 5 (five) dimensions, namely (1) Altruism; (2) Conscientiousness; (3) Courtesy; (4) Sportsmanship; and (5) Civic Virtue. As for description results study from every dimension of organizational citizenship behavior will be explained as follows.

Altruism

Altruism is a voluntary action carried out by someone or something a group of people to help others without expecting anything in return except perhaps the feeling of having done a good deed (Sears, 2005). Meanwhile, according to Walstern and Piliavin in the article by Elster (2006), altruistic behavior is helping behavior that arises not because of pressure or obligation, but rather the action is voluntary and not based on norms certain. Reflex help will appear When an altruistic individual sees someone who needs to be helped, such as people he already knows or strangers, he doesn't know yet (stranger). Another characteristic of this behavior is "only in the one-shot episode" which means that when someone does an act of altruism for another person, the action of altruism does not relate to the action of his other altruism, because the altruistic individual does not expect there is the reward for his actions in time front.

In the implementation of anti-fraud strategies at Bank Sulselbar in the Provinces of South Sulawesi and West Sulawesi, altruism can be seen from the willingness of Bank Sulselbar employees to help co-workers identify suspicious activities even though they are not asked, to provide information that can help prevent fraud and taking the initiative to help improve the work system to prevent fraud.

The following are the findings of the frequency distribution of answers to the altruism dimension which can be seen in the table below.

Table 1. Distribution of Responses on OCB Dimensions

Dimension	Strongly Disagree (%)	Disagree (%)	Quite Agree (%)	Agree (%)	Strongly Agree (%)	Total (%)
Altruism	1.48	1.38	2.22	45.8	49.0	100
Conscientiousness	0.42	0.95	0.95	43.8	54.0	100
Sportsmanship	0.42	0.95	2.44	51.0	45.2	100
Civic Virtue	0.31	1.27	5.41	53.0	40.6	100
Courtesy	0.53	0.95	2.22	49.0	47.3	100

The table above shows that in the altruism dimension, most respondents stated that they strongly agree (SS) with the statement "I take the initiative to help improve the work system to prevent fraud " 55.41%, and most stated that they strongly disagree (STS) with the statement "I am willing to help coworkers identify suspicious activities even if not asked" which is 3.5%.

Conscientiousness

Conscientiousness refers to an attitude more being careful And Listening to the heart. Big Five Theory describes the individual who has scored tall on traits of conscientiousness own control self which good, organization, prioritizing tasks, follow norms and regulations, etc. and so on. The existence of behavior can indicate

that workers have accepted and complied with the rules and procedures contained within the company. So, when viewed in the context of a company, there is behavior. This naturally will be very profitable, because a worker with conscientiousness a tall one will have a better attitude than his peers his work while others with show obedience to regulation and procedure company which better.

Anti-fraud strategies at Bank Sulselbar in the Provinces of South Sulawesi and West Sulawesi, conscientiousness can be seen from Bank Sulselbar employees who carry out their duties according to anti-fraud procedures even though they are not directly supervised, thoroughness in carrying out work to prevent any loopholes for misuse, and activeness in integrity in daily work processes.

Below are the findings of the frequency distribution of answers to the conscientiousness dimension which can be seen in the following table.

Table 2. Frequency Distribution of Answers for Conscientiousness Dimension

Statement	SS		S		CS		TS		STS		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Conscientiousness												
I carry out my duties by anti-fraud procedures even though I am not directly supervised.	174	55.41	133	42.36	3	0.96	3	0.96	1	0.32	314	100
I am thorough in carrying out my work to prevent any loopholes for misuse.	164	52.23	143	45.54	3	0.96	3	0.96	1	0.32	314	100
I actively maintain integrity in my daily work processes.	169	53.82	137	43.63	3	0.96	3	0.96	2	0.64	314	100

From the table above, it can be seen that in the conscientiousness dimension, the majority of respondents stated that they strongly agreed (SS) with the statement "I carry out my duties by anti-fraud procedures." even though not directly supervised" which is 55.41%. The least respondents stated strongly disagree (STS) with the statement "I carry out my duties according to anti-fraud procedures even though not directly supervised" and with the statement "I am careful in carrying out my work to prevent any loopholes for misuse" which is 0.32% each.

Sportsmanship

Dimensions of sportsmanship can be seen from the aspects of tolerance and complaints of individuals in their work. Individuals with a sportsmanship attitude the high ones who will pay close attention to details in their work can be fair in doing their job and complain little, and have the ability to adapt highly to the work situation and environment. In the context of a company, This attitude will certainly be very

beneficial, because the workers will be able to easily adapt to changes in the company, for example, if the company issues a new policy about something, workers whose own attitude of sportsmanship tall will with easy accept the new policy and put aside any minor issues that might arise. Appear due to by policy new So. individual with attitude good sportsmanship can easily adapt to its environment and complain a little.

Anti-fraud strategies at Bank Sulselbar in the Provinces of South Sulawesi and West Sulawesi, sportsmanship can be measured by Bank Sulselbar employees who remain enthusiastic even though anti-fraud procedures require more time and effort, do not complain about the applicable anti-fraud policies and continue to support the anti-fraud system despite facing challenges in its implementation.

The findings of the frequency distribution of answers to the sportsmanship dimension can be seen in the table below.

Table 3. Frequency Distribution of Answers for the Sportsmanship Dimension

Statement	SS		S		CS		TS		STS		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Sportsmanship												
I remain enthusiastic despite the anti-fraud procedures requiring more time and effort.	136	43.31	167	53.18	7	2.23	3	0.96	1	0.32	314	100
I am not complaining about the applicable anti-fraud policy.	147	46.82	154	49.04	8	2.55	3	0.96	2	0.64	314	100
I still support the anti-fraud system despite the challenges in its implementation.	143	45.54	159	50.64	8	2.55	3	0.96	1	0.32	314	100

The table above shows that in the sportsmanship dimension, most respondents stated that they agreed (S) with the statement "I remain enthusiastic even though the anti-fraud procedure requires more time and effort" which is 53.18%. The least respondents stated that they strongly disagreed (STS) with the statement "I remain enthusiastic even though the anti-fraud procedure requires more time and effort" and with the statement "I continue to support the anti-fraud system even though I face challenges in its implementation" which is 0.32% each.

Civic Virtue

Civic virtue is demonstrated by fully participating behavior (self involvement) And attention more on company Where individual the Work. Individuals with civic virtue the high one will pay close attention interest their company. They can show with always play an active role in all activities within the company, such as training employees, workshops, etc., and always paying attention to important information from outside or from in the company which can be beneficial for their company (Organ et al., 2006). So can concluded that a worker with civic virtue and good will have loyalty and attention which is more for his company.

In implementing the anti-fraud strategy at Bank Sulselbar in the Provinces of South Sulawesi and West Sulawesi, civic virtue can be seen from Bank Sulselbar employees who actively participate in training or socialization related to fraud prevention, employees who can provide input to improve anti-fraud policies and support the creation of an organizational culture that upholds honesty.

The following are the findings of the frequency distribution of answers to the civic virtues dimension that can be seen in the table below.

Table 4. Frequency Distribution of Answers for Civic Virtue Dimension

Statement	SS		S		CS		TS		STS		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Civic Virtue												
I actively participate in training or outreach related to fraud prevention.	108	34.39	173	55.1	26	8.28	6	1.91	1	0.32	314	100
I provide input to improve anti-fraud policies.	88	28.03	204	64.97	18	5.73	3	0.96	1	0.32	314	100
I support the creation of an organizational culture that upholds honesty.	187	59.55	116	39.64	7	2.23	3	0.96	1	0.32	314	100

From the table above it is shown that in the civic dimension virtue, most respondents stated that they agreed (S) with the statement "I provide input to improve anti-fraud policies " which is 64.97% and most respondents stated that they disagreed (TS) with the statement "I actively participate in training or socialization related to fraud prevention " which is 1.91%.

Courtesy

Dimensions courtesy can be depicted as a form of action that aims to prevent emergency problems, whereas in a way the word courtesy can be interpreted as being polite and considering other people. Another example of courtesy is offering a coworker an eat together, if you have the same tasks, always remind them to friend his work so that not forget or possibly offer it for sharing and exchange thoughts finish the task, and other and on.

Courtesy dimension in the implementation of anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces can be measured by Bank Sulselbar employees who maintain polite communication when discussing the implementation of anti-fraud, respect the opinions of colleagues in the implementation of anti-fraud strategies and help create a conducive working atmosphere in the implementation of the fraud reporting system.

Below are the findings of the frequency distribution of answers to the courtesy dimension which can be seen in the following table.

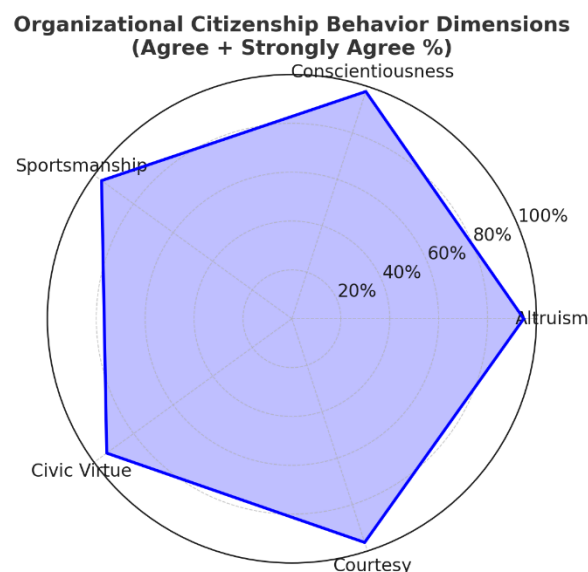
Table 5. Frequency Distribution of Answers for Courtesy Dimension

Statement	SS		S		CS		TS		STS		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Courtesy												
I maintain polite communication	152	48.41	152	48.41	6	1.91	3	0.96	1	0.32	314	100

when discussing anti-fraud implementation.												
I respect the opinions of colleagues in implementing anti-fraud strategies.	150	47.77	152	48.41	6	1.91	3	0.96	3	0.96	314	100
I help create a conducive working environment in implementing the fraud reporting system.	144	45.86	157	50	9	2.87	3	0.96	1	0.32	314	100

The table above shows that in the courtesy dimension, most respondents stated that they agree (S) with the statement "I help create a conducive working atmosphere in implementing the fraud reporting system " which is 50%. The fewest are respondents who stated that they strongly disagree (STS) with the statement "I maintain polite communication when discussing the implementation of anti-fraud " and with the statement "I help create a conducive working atmosphere in implementing the fraud reporting system " which is 0.32% each.

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



Figurue 1. OCB Dimensions in Anti-Fraud Strategy Implementation

The Figure shows that of the 314 respondents who answered the questionnaire, in the altruism sub-variable with 3 statements, there were 14 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. In 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 citizenship behavior variable was obtained at 88% with a score of 20,730.

The following will explain the range of organizational values. Citizenship behavior is as follows.

Table 7. Value Range of Organizational Citizenship Behavior in the Implementation of Anti-Fraud Strategy at Bank Sulselbar in South Sulawesi Province and West Sulawesi Province

Value Range	Category
4710 – 8478	Very Low
8479 – 12247	Low
12248 – 16016	High Enough
16017 – 19785	Tall
19786 – 23554	Very high

From the table above it is shown that the total value of organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is 20,730 or 88% of the maximum percentage and if seen from the value range table it can be concluded that organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is relatively very high.

CONCLUSION

Based on the research results and discussion above, the conclusion of this research shows that organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is 20,730 or 88% of the maximum percentage. If seen from the value range table it can be concluded that organizational citizenship behavior in implementing anti-fraud strategies at Bank Sulselbar in South Sulawesi and West Sulawesi Provinces is relatively very high.

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