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Individual morality as moderator: hedonism and Machiavellian on fraud intention

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Abstract

This study aims to determine the effect of hedonism and machiavellian on fraud intention with individual morality as moderation, through an empirical study at Bank Pengkreditan Rakyat in Denpasar City. The research method used in this research is quantitative research method. The population in this study were all Bank Pengkreditan Rakyat employees in Denpasar City, with the sampling method used, namely purposive sampling. So that the sample is limited to the criteria, namely Bank Pengkreditan Rakyat employees who hold positions as: 1) President Director, 2) Commissioner, 3) Head of Credit, 4) Head of Funds, 5) Account Officer, and 6) Fund Marketing (Funding) as many as 144. Data collection using a questionnaire measured on a Likert scale of 1-4. The data that has been collected is then analyzed with moderation regression analysis (MRA) data analysis techniques. Based on the results of the analysis, it is known that hedonism has a positive and significant effect on fraud intention, machiavellian has a positive and significant effect on fraud intention, individual morality is unable to moderate the effect of hedonism on fraud intention, individual morality is able to weaken the influence of machiavellian on fraud intention. The practical implications of the results of this study emphasize the importance of organizations and institutions to pay attention to psychological factors and individual personalities, such as hedonism and machiavellianism, in designing fraud prevention policies.

Keywords: Hedonism; Machiavellian; Fraud intention; Individual Morality

1. Introduction

According to the Theory of Planned Behaviour proposed by Ajzen (1991), individual success in maintaining behavior or achieving the goals of behavior is not only determined by individual intentions but also influenced by non-motivational factors. Theory of planned behavior explains the assumption that humans will usually behave in accordance with considerations from their common sense, and that humans will take information about available behaviors and consider the consequences of these behaviors. According to the theory of planned behavior, intention is a function of three basic determinants, which are personal, social, and control. What is personal is attitude, what is social is called subjective norms, and what is control is called perceived behavior control (PBC). This is related to fraud, where fraud occurs from individual intentions in committing irregularities or things that are against the law to obtain personal gain.

Theory of planned behavior emphasizes that the intention to take an action is influenced by an individual's attitude towards that behavior (attitude toward behavior). Hedonism is a value orientation that emphasizes the search for personal satisfaction and pleasure in decision making. Hedonism can influence individual attitudes towards fraudulent behavior. Hedonistically inclined individuals may have a positive attitude towards fraudulent acts if they believe that it can provide them with personal gain or pleasure. Hedonistically inclined individuals, they may be more likely to underestimate social norms that condemn fraud, especially if they believe that the act can bring them great satisfaction.

Individuals who embrace hedonic values often shop for things that are not really needed, often spend large amounts of money just to seek pleasure and pursue social status, like to use branded goods at prices exceeding the average price of

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similar products, like similar products, like things that are trending, like to hang out in leading luxury cafes and restaurants, like to travel abroad and show off their activities on social media, like to do unusual hobbies such as luxurious exotic cuisine or raising rare and dangerous animals (Probowati, et al., 2023). Hedonism may also influence individuals' perceptions of the extent to which they have control over fraudulent behavior. Individuals who are more hedonistic may be more likely to perceive that they have complete control over their own actions, without considering moral consequences or punishment.

People who are trapped in a hedonistic lifestyle will take the pleasant side of life only, while things that are considered miserable are avoided. This will trigger fraud. Prastika (2018) found that the hedonism lifestyle has a positive effect on academic cheating. Similar research was also conducted by Sartika (2018) who found that a hedonic lifestyle has a positive effect on corruption intentions. However, research conducted by Megawati (2022) found that hedonism could not affect the occurrence of fraud. The results of this study indicate that high hedonism in an individual cannot affect reducing the occurrence of fraud in financial reporting.

Machiavellian traits can strengthen a person's control beliefs by increasing their belief that they can overcome the obstacles or risks associated with deception. For example, they may feel more able to plan and execute fraud in an ingenious and covert manner, thereby reducing fear or concern about the possibility of being caught or punished. This, in turn, may increase their intention to engage in fraud as they feel they have greater control over the situation (Ajzen, 2005).

Research by Mulyadi, et al (2023) states that Machiavellian nature has a significant positive effect on fraud intention. Utami, et al (2019) state that machiavellian has a positive effect on fraud intention. Mauboy, et al (2019) state that machiavellian has a positive effect on fraud intention. However, some studies show different results, Liani and Helmayunita (2019) found that machiavellian traits have no effect on whistleblowing intentions. Research conducted by Farhan et al. (2019), which states that machiavellian traits have no effect on fraud.

2. Literature Review and Hypothesis Development

Theory of planned behavior emphasizes that the intention to perform an action is influenced by the individual's attitude towards the behavior, subjective norms that refer to the individual's perception of what is expected from others, and perceived behavioral control. Hedonism is a value orientation that emphasizes the search for personal satisfaction and pleasure in decision making. Hedonism can influence an individual's attitude towards fraudulent behavior. Hedonistically inclined individuals may have a positive attitude towards fraudulent acts if they believe that it can provide them with personal gain or pleasure. hedonistically inclined individuals, they may be more likely to underestimate social norms that condemn fraud, especially if they believe that the act can provide them with great satisfaction. Hedonism may also affect individuals' perceptions of the extent to which they have control over fraudulent behavior. Individuals who are more hedonistic may be more likely to perceive that they have complete control over their own actions, without considering moral consequences or punishment. Research conducted by Prastika (2018) found that the hedonism lifestyle has a positive effect on academic fraud. Similar research was also conducted by Sartika (2018) who found that a hedonic lifestyle has a positive effect on corruption intentions.

- H1: The higher the hedonism, the higher the fraud intention.

Theory of planned behavior explains that attitude towards behavior, namely how individual attitudes towards behavior are obtained from behavioural beliefs, which in this case are things that encourage individuals to act. Individuals with Machiavellian traits believe that their behavior is correct if it benefits themselves and encourages them to engage in fraudulent behavior. Machiavellian nature itself is a belief about the existence of personal relationships that will form a personality that can underlie behavior in interacting with others. It is this belief that influences individual actions. Machiavellian nature also has an involvement in the perception of behavioral control, which is an internal factor that comes from the individual himself in determining the right action to take. In addition, the fraud triangle theory also explains that one of the three factors that can cause the intention to commit fraud is rationalization. Individuals with Machiavellian traits tend to rationalize or justify wrong actions or dishonesty for personal gain without regard to morals and ethics. Research by Mulyadi, et al (2023) states that Machiavellian traits have a significant positive effect on fraud intention. Utami, et al (2019) state that Machiavellian has a positive effect on fraud intention. Mauboy, et al (2019) state that Machiavellian has a positive effect on fraud intention.

- H2: The higher the Machiavellian, the higher the fraud intention.

Theory of Planned Behavior (TPB) provides an understanding of how attitudes, subjective norms, and behavioral control affect individual behavior. The influence of hedonism on fraud indications, TPB suggests that the tendency to commit unethical acts such as fraud is influenced by an individual's hedonic preference for personal satisfaction. However, the role of individual morality as a moderator highlights that individuals with high levels of morality tend to have stronger self-control over their hedonic impulses, thus mitigating the tendency to engage in fraudulent behavior.

Research by Adyaksana and Sufitri (2022), Sarmigi, et al (2023) Putri and Badera (2023) shows that morality has a negative effect on fraud tendencies, fraud can be avoided by individuals with high morals which will make individuals follow the rules according to ethical standards to avoid violations. Based on the explanation above, the following hypothesis can be drawn.

- H3: The higher the hedonism, the higher the fraud intention, especially in individuals who have low moral principles.

Theory of Planned Behavior (TPB) suggests that the Machiavellianism orientation of individuals, who tend to be pragmatic and pay less attention to aspects of morality in decision making, can increase the likelihood of engaging in unethical behavior such as fraud. However, the role of individual morality as a moderator shows that individuals with high levels of morality tend to have stronger self-control over their Machiavellian impulses, thus mitigating the negative influence of this orientation on the tendency to commit fraud.

This statement is reinforced by research related to individual morality conducted by Anggreni, et al (2020) which shows that morality has a negative and significant effect on fraud tendencies. Through high individual morality, an employee tends to carry out regulations and avoid committing fraud for his personal gain. Nurjanah and Purnamasari (2020) in their research found that individual morality can moderate the effect of Machiavellian nature on the tendency of accounting fraud, because with individual morality, Machiavellian nature will be controlled.

- H4: The higher the Machiavellian, the higher the fraud intention, especially in individuals who have low moral principles.

3. Methods

This research belongs to the field of behavioral accounting which focuses on psychological and social factors that influence individual decisions and behavior in the context of accounting and financial reporting. Specifically, this study examines the effect of two psychological concepts, namely hedonism and Machiavellianism, on a person's intention to commit fraud in the accounting context, by considering individual morality as a moderating variable. In accounting, fraud intention is very important because it can affect decisions made in financial reporting and management of organizational resources.

This study took place at Rural Banks totaling 24 Central Rural Banks in Denpasar City. This location was chosen because the Rural Banks in Denpasar City had experienced cases of fraud. The population in this study were 24 Central People's Credit Banks in Denpasar City with a total of 768 respondents. The way of determining the sample in this research process, is to use non-probability sampling techniques, namely the purposive sampling method. The criteria that will be used in this study are: People's Credit Bank employees who hold positions as: 1) President Director, 2) Commissioner, 3) Head of Credit, 4) Head of Funds, 5) Account Officer, and 6) Fund Marketing (Funding). The number of samples to be used is 144.

MRA is used in this study because it can explain the effect of moderating variables, namely individual morality, in strengthening or weakening the relationship between the independent variable (hedonic and Machiavellian) and the dependent variable (fraud intention).

4. Results and discussion

4.1. Moderating Variable Interaction Test Moderated Regression Analysis (MRA)

Test the interaction of moderating variables or what is called moderated regression analysis. MRA is a special application of multiple linear regression to determine the relationship between two variables that are influenced by a third variable or moderating variable, where the regression equation contains an element of interaction (Ghozali, 2020). The results of the moderated regression analysis (MRA) test are presented in Table 1 below:

Table 1 Moderated Regression Analysis (MRA) Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-0.028	0.052		-0.533	0.595
Hedonisme	0.286	0.098	0.286	2.922	0.004
Machiavellian	0.394	0.091	0.394	4.341	0.000
Moralitas Invididu	-0.159	0.080	-0.159	-1.999	0.048
Hedonisme*Moralitas Invididu	0.172	0.096	0.321	1.794	0.075
Machiavellian*Moralitas Invididu	-0.228	0.098	-0.424	-2.318	0.022

a. Dependent Variable: Fraud Intention Primary Data, 2024

Hypothesis testing on the effect of Hedonism on Fraud Intention results in a regression coefficient value of 0.286. The calculated t value = 2.922 which is greater than the t table = 1.979 and the significance value is 0.004 or less than 0.05. Thus, hypothesis 1 (H1) which states that Hedonism has a positive and significant effect on Fraud Intention is accepted.

Hypothesis testing on the effect of Machiavellian on Fraud Intention results in a regression coefficient value of 0.394. The value of t count = 4.341 which is greater than t table = 1.979 and the significance value is 0.000 or less than 0.05. Thus, hypothesis 2 (H2) which states that Machiavellian has a positive and significant effect on Fraud Intention is accepted.

Hypothesis testing on the effect of Hedonism on Fraud Intention moderated by Individual Morality produces a regression coefficient value of 0.172. The value of t count = 1.794 which is less than t table = 1.979 and the significance value is 0.075 or greater than 0.05. Thus, hypothesis 3 (H3) which states that individual morality is able to moderate the effect of Hedonism on Fraud Intention is rejected.

Hypothesis testing on the effect of Machiavellian on Fraud Intention moderated by Individual Morality produces a regression coefficient value of -0.228 (absolute value = 0.228). The calculated t value = -2.318 (absolute value = 2.318) which is greater than the t table = 1.979 and the significance value is 0.022 or less than 0.05. Thus, hypothesis 4 (H4) which states that individual morality moderates the influence of Machiavellian on Fraud Intention is accepted.

Hypothesis testing on the effect of the interaction variable Individual Morality on Fraud Intention results in a regression coefficient value of -0.159 (absolute value = 0.159). The value of t count = -1.999 (absolute value = 2.159) which is greater than t table = 1.979 and the significance value is 0.048 or less than 0.05, so the effect of the moderating variable Individual Morality on Fraud Intention is significant.

4.2. F-Test

The F test is conducted to determine whether the model used in this study is a fit model (feasible model), the F test is carried out by looking at the significance value in the ANOVA table, if the significance value of $F \leq \alpha$ (0.05), then this model is said to be feasible or the independent variable is able to explain the dependent variable (Ghozali, 2020). The F test results are presented in Table 2 below:

Table 2 F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	96.993	5	19.399	71.875	0.000b
Residual	34.007	126	0.270		
Total	131.000	131			

Primary Data, 2024

Based on the output in table 2 above, the value of the model feasibility test results shows that the F test has a significance value of 0.000 < 0.05, this means that this model is suitable for use in research.

4.3. Test Coefficient of Determination (R²)

The Coefficient of Determination (R²) test is used to measure how far the model's ability to explain variations in the dependent variable. The coefficient of determination is between zero and one (Ghozali, 2020). The results of the coefficient of determination test are presented in Table 3 below:

Table 3 Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.860 ^a	0.740	0.730	0.51951264

Primary Data, 2024

The R Square value is 0.740, this means that the ability of hedonism, machiavellian, individual morality, between hedonism and individual morality and between machiavellian and individual morality in explaining fraud intention is 74% while the rest (100% - 74% = 26%) is explained by other variables not in this study.

5. Conclusion

Hedonism has a positive effect on fraud intention. Someone with a high hedonism lifestyle tends to show a greater intention to commit fraud. Machiavellian has a positive effect on fraud intention. Someone with a high Machiavellian attitude tends to show a greater intention to commit fraud. Individual morality is unable to moderate the effect of hedonism on fraud intention. Someone who has high morality, but the urge to fulfill high personal satisfaction still encourages him to intend to commit fraud. Individual morality can weaken the influence of Machiavellian on fraud intention. Machiavellian nature possessed by employees will decrease when employees have high individual morality.

5.1. Managerial Implication

The results of this study emphasize the importance of organizations and institutions to pay attention to individual psychological and personality factors, such as hedonism and Machiavellianism, in designing fraud prevention policies. Since hedonism and Machiavellianism were shown to have a positive and significant influence on fraud intentions, organizations need to be more proactive in understanding the psychological dynamics that can drive individuals to engage in unethical behavior. One practical step that can be taken is to develop ethics training programs that do not only focus on normative knowledge, but also touch on the psychological aspects that underlie fraudulent behavior. For example, organizations can introduce workshops or trainings that educate employees about the consequences of excessive hedonism such as achieving personal satisfaction that ignores moral values and the potential dangers of Machiavellian behavior that tends to exploit others for personal gain. In addition to practical implications, this research also has theoretical implications for Theory Planned Behavior. The findings of this study provide a stronger empirical study, especially in answering the research gap on empirical studies that raise topics related to fraud intention in the banking sector.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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