



Influence Of Machiavellianism, Love of Money, And Religiosity On The Tendency of Fraud Accounting In Luwu Raya: A Quantitative Study With Smart-PLS

Indah Widyananda^{1*)}; Antong²⁾; Halim Usman³⁾

^{1,2,3)} Department of Accounting, Faculty of Economic and business, Muhammadiyah University of Palopo

***Correspondent Author:** indahwidyananda@gmail.com

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ABSTRACT

Purpose: This study aims to examine the influence of Machiavellianism, love of money, and religiosity on the tendency of accounting fraud among public sector employees in the Luwu Raya area. **Methodology:** This research employs a quantitative approach with a survey design. Data were collected through purposive sampling using structured questionnaires distributed to public sector employees who met the research criteria. The data were analyzed using Partial Least Squares (PLS) with SmartPLS 4 to test the proposed hypotheses. **Results:** The results indicate that Machiavellianism has a positive and significant effect on the tendency of accounting fraud, while love of money shows no significant effect. Religiosity is found to have a negative and significant effect on fraud tendency, indicating its role in suppressing unethical behavior. **Novelty:** This study integrates psychological traits and moral values into a single empirical model to explain accounting fraud tendencies in the public sector context. **Findings:** Religiosity functions as a moral control mechanism that can reduce fraudulent behavior, while Machiavellian traits increase fraud risk. **Originality:** The originality of this study lies in its empirical evidence from Indonesian public sector employees, a context that remains underexplored in fraud behavior research. **Conclusions:** Strengthening ethical character and religious values is essential for fraud prevention in public sector organizations. **Type of Paper:** Empirical Research Paper.

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INTRODUCTION

Accounting fraud is a global issue that attracts the attention of various stakeholders. Financial statement manipulation is often done for personal gain or to misrepresent a company's financial condition, so that it looks better than it actually is. This practice not only undermines the credibility of the organization, but also erodes public trust and threatens economic stability. Major scandals, such as Enron (2001) and WorldCom (2002), illustrate how accounting fraud can lead to widespread financial crises, resulting in billions of dollars in losses and the loss of thousands of jobs (Skillcast, 2024).

In Indonesia, accounting fraud is also a significant concern, with various cases affecting both the public and private sectors. For example, Garuda Indonesia reported a net profit in 2018 of USD 809,850 to the Indonesia Stock Exchange, in stark contrast to a loss of USD 216,000,000 in 2017 (Septiani, 2018). 58 million in

2017 (Septiani, 2023). This scenario highlights the importance of individual integrity and effective control systems in preventing fraud. According to a 2022 report from the Association of Certified Fraud Examiners (ACFE), the banking and financial services sector experienced the highest incidence of fraud, accounting for 22.30% of all industry cases. Recent research shows that more than 50% of fraud cases in Indonesia come from internal employees (ACFE, 2022). Fraud occurs caused by individuals or organizations that aim to obtain wealth in the form of money, goods, or services without payment or incurring losses, all to achieve personal or business gains. Observation, assessment, and evaluation of task performance across different organizational units can help determine whether actions are being taken consistently (Middin et al., 2023).

Fraudulent acts in accounting are closely related to ethical aspects, because these activities are often unlawful and involve three main elements known as a *fraud triangle*, namely pressure, opportunity, and rationalization (Mita & Indraswarawati, 2021). One of the psychological aspects that has a strong connection in this context is the character of Machiavellianism, which is the personality trait of individuals who tend to be manipulative, cunning, and exploit others to achieve personal interests, without considering the rights and needs of others. According to findings from Selawati and Martini (2023), individuals with Machiavellianism tendencies generally have a low level of moral commitment and are more likely to justify manipulative actions for their own gain. In the field of accounting, characters like this have great potential to trigger fraud. A number of studies have revealed that people with high levels of Machiavellianism tend to be more easily tempted to commit dishonest acts, especially when they see gaps or opportunities to gain profits without heeding ethical values (Vacumi, 2022).

In addition, another aspect that is often associated with the tendency to commit fraudulent acts is the *love of money* or excessive love of money. Greed that arises as a result of financial pressure or a constant desire to have more wealth can push individuals into behaviors that do not conform to ethical norms (Ayunda & Helmayunita, 2022). Based on research conducted by Muhaimin (2021), it was found that the love of money has a significant and positive relationship with the tendency to commit fraudulent accounting. Individuals who prioritize money as the main value in their lives are more courageous to take big risks for the sake of economic gain, even if it means violating the rules of law or ethics. However, there are also several studies that show that there is not always a significant relationship between love for money and the tendency to commit accounting fraud. For example, research by Yusrianti and Kalsum (2016) found that *love of money* does not directly affect cheating behavior. This indicates that contextual factors, such as social environment and cultural norms, can play a role as moderators in these relationships.

In contrast, religiosity is often considered a protective element that can deter individuals from engaging in fraudulent acts. Religious teachings are believed to have an important role in shaping and directing individual behavior. The higher a person's level of religiosity or spirituality, the greater their tendency to stay away from deviant or unlawful behavior according to the law (Selawati & Martini, 2023). Research conducted by Mita and Indraswarawati (2021) shows that there is a significant and positive influence between the level of religiosity and the decrease in the tendency to commit fraud. Religiosity is believed to provide a solid moral value framework and form a high social consciousness, so that religious individuals generally uphold honesty, justice, and responsibility in every decision taken. Other studies also support this view, where religious values are believed to be an effective deterrent to fraudulent behavior, particularly through increased awareness of the spiritual consequences of immoral acts (Vacumi, 2022).

This research is focused on the context of the Luwu Raya area, Luwu Raya is one of the regions in South Sulawesi Province consisting of several districts/cities with rapidly growing economic and government activities. As a hub for public and government activity, the region faces challenges in financial management, including the potential for accounting fraud in the public sector. One of the prominent cases was corruption related to the procurement of uniforms for elementary and junior high school students in 2019 involving officials at the Luwu Regency Education Office, resulting in state losses of 533 million rupiah (Alrasyid, 2021). Therefore, the study aims to gain a more comprehensive understanding of how individuals' psychological characteristics and religiosity may affect their tendency to engage in fraudulent accounting. The study focused on identifying and evaluating the impact of Machiavellianism and the love of money on a person's likelihood of fraud in financial reporting, while exploring the role of religiosity as a protective factor capable of suppressing the intention or urge to commit such unethical acts.

METHOD

Analysis Method

This study uses a quantitative approach method, using primary data as the main source of information in the analysis process. The data collection process is carried out by distributing questionnaires directly to respondents who have been selected according to certain criteria. The sample determination technique used is purposive sampling, which is a method of selecting respondents based on specific requirements or characteristics in order to obtain more representative and relevant data to the population being studied. The population in this study includes employees working in the public sector in the Luwu Raya area, while the sample selection was carried out with reference to three main criteria: (1) respondents are at least 20 years old, (2) have more than two years of work experience, and (3) are directly in charge of financial management in the agency where they work. The approach to respondents was carried out by sharing questionnaire links through WhatsApp, accompanied by explanations of the research objectives and data confidentiality guarantees.

Data collection is carried out online by utilizing digital platforms such as Google Form, which allows the distribution and filling of questionnaires to be done flexibly. The data collected came from the respondents' answers and was measured using a Likert scale with a value range between 1 (strongly disagree) to 5 (strongly agree), according to their level of perception of each statement. In the data analysis stage, the researcher applies a statistical quantitative approach, where numerical data is analyzed using statistical techniques to obtain objective and scientifically accountable conclusions. The analysis method used is multiple linear regression, which aims to assess the extent of the influence of each independent variable on the dependent variables in the research model. All data was then processed using the SmartPLS application version 4.0, a statistical software that is able to handle analysis even though the number of samples used is relatively small (Purwanto et al., 2021).

SmartPLS 4 was chosen as the main analysis tool because it has the advantage of processing data with a structural equation model based on Partial Least Squares (PLS-SEM). This method is particularly suitable for studies involving complex models with many latent variables and indicators, and is able to provide valid results despite a relatively small sample count. In addition, SmartPLS 4 makes it easier for researchers to test the validity and reliability of instruments, as well as analyze the relationships between variables simultaneously.

RESULTS AND DISCUSSION

RESULTS

Convergent Validity

The assessment of the validity of the convergence was carried out by reviewing the *outer loading* value of each indicator in the constructed under study. An indicator is considered to meet convergent validity if its *outer loading* value exceeds 0.70, which means that the indicator is confirmatory able to represent the measured construct. In addition, the validity of the convergence can also be evaluated through the Average Variance Extracted (AVE) value, where the suggested value is above 0.50. This AVE value shows that at least 50% variance of each indicator can be explained by latent constructs, either through confirmatory or exploratory approaches.

Tabel 1 Outer Loading

Indicator	Sikap Machiavellianism (X1)	Love Of Money (X2)	Religiosity (X3)	Accounting Fraud Trends (Y)
X1.1	0.802			
X1.2	0.831			
X1.3	0.788			
X2.1		0.758		
X2.2		0.785		
X2.3		0.735		
X2.4		0.765		
X2.5		0.768		
X3.1			0.837	
X3.2			0.890	
X3.3			0.877	
X3.4			0.887	
X3.5			0.869	
Y1.1				0.855
Y1.2				0.801
Y1.3				0.810

Data source : processed SmartPLS 2024

Based on the results of the calculations that have been presented previously, all indicators from the research variables show an *outer loading* value that exceeds the threshold of 0.7. Thus, it can be concluded that all of these indicators have adequate validity and can be used legitimately to support the analysis in this study.

Discriminant Validity

In testing the validity of discriminants, the Average Variance Extracted (AVE) value is used. An indicator is declared to have good validity if the AVE value exceeds 0.50.

Table 2. Results of the Discriminant Validity Test

Variabel	Cronbach's alpha	Composite reliability	AVE Value
Machiavellianism (X1)	0.733	0.849	0.651
Love Of Money (X2)	0.825	0.874	0.581
Religiosity (X3)	0.923	0.941	0.761
Accounting Fraud Trends (Y)	0.760	0.862	0.676

Data source : processed SmartPLS 2024

Based on the available table, all variables in this study show AVE values that exceed the minimum limit, indicating that each construct has met the criteria of feasible discriminant validity. In addition, to measure the reliability of the instrument, two main indicators are used, namely Cronbach's Alpha and Composite Reliability values. An instrument is considered reliable if both values are above 0.70. The results obtained showed that the Cronbach's Alpha and Composite Reliability values of each variable were above the threshold, so it can be concluded that the measuring tool used in this study has a high level of internal consistency and is suitable for use in further analysis.

Evaluation of Structural Models (Inner Model)

Furthermore, the assessment of the structural model (inner model) is carried out using the R-squared value (R^2) for each endogenous latent construct, which represents the predictive power of the model. A high R^2 value indicates that the model is able to explain a greater variance of dependent variables. In general, an R^2 value of 0.75 indicates a strong model, 0.50 indicates a model with a moderate level of predictability, while 0.25 indicates a weak model.

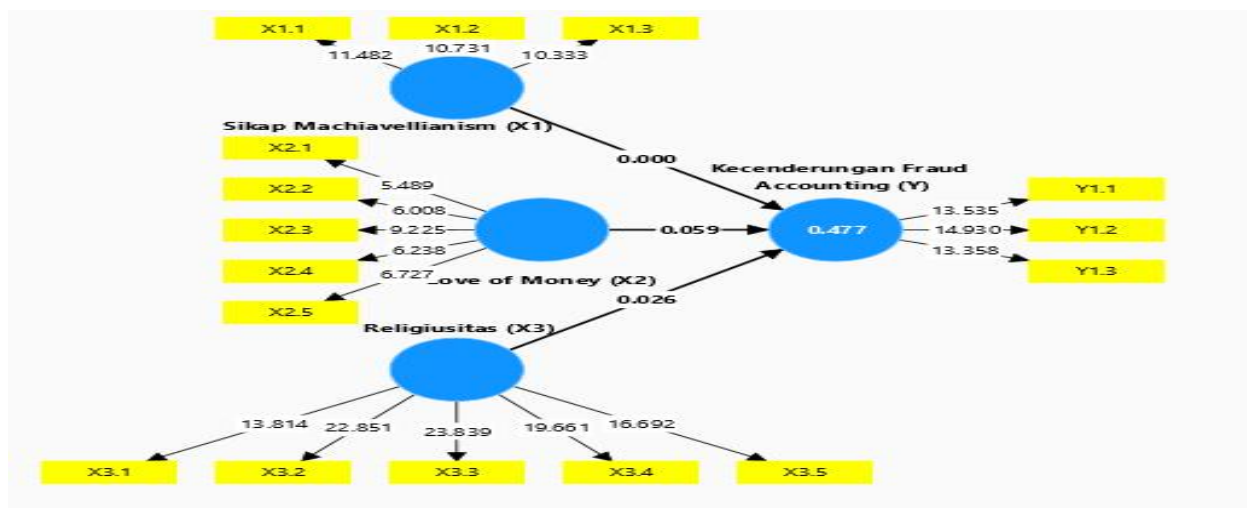
Table 3. Adjusted R-square value

	<i>R-square adjusted</i>
<i>Accounting Fraud Trends (Y)</i>	0.477

Data source : processed SmartPLS 2024

Referring to the data in the previous table, the R^2 value was 0.477. This indicates that the variables of Machiavellianism, love of money, and religiosity together were able to explain the 47.7% variation of the tendency to commit accounting fraud. The remaining 52.3% is influenced by other variables not covered by this model.

Figure 2. Inner structure of the model



Path Coefficient

To evaluate the extent of the influence of independent latent variables on dependent variables, an analysis of the path coefficients was carried out to determine the level of importance of each independent variable. The output of the path coefficient can be used as a basis for measuring the significance of the relationship between independent variables and bound variables. The test was carried out by comparing the *p-value* with the predetermined significance level, which was 0.05 (5%). Based on statistical principles, if the *p-value* exceeds alpha (α), it can be concluded that the independent variable does not have a significant influence on the dependent variable. Details of the results of the path coefficient analysis are shown in the following table.

Table 4. Hypothesis Testing

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
(X1) -> Y	0.491	0.505	0.086	5.735	0.000
(X2) -> Y	0.183	0.193	0.095	1.924	0.059
(X3)-> Y	-0.244	-0.249	0.107	2.291	0.026

source : processed SmartPLS 2024

Based on the results of hypothesis testing, it is known that the Machiavellianism variable (X1) has a significant influence on the tendency of fraud accounting (Y), because the *p-value* of 0.000 is smaller than the significance level of 0.05. Therefore, the first hypothesis (H1) that Machiavellianism significantly influences the tendency of fraudulent behavior in accounting is declared accepted. On the other hand, the Love of Money (X2) variable obtained a *p-value* of 0.059, which is higher than alpha, so it does not show a significant influence on fraud accounting. Thus, the second hypothesis (H2), which states that love of money has a significant impact on the tendency of accounting fraud, is not statistically proven. The religiosity variable (X3) showed a *p-value* of 0.026, which was below the significance threshold. This indicates that the third hypothesis (H3), namely religiosity has a significant influence on the tendency of fraud accounting, can be accepted and supported by the results of the analysis.

DISCUSSION

The Influence of Machiavellianism on the Tendency of Fraud Accounting

The finding that Machiavellianism has a positive and significant effect on the tendency of accounting fraud can be explained through the perspective of the fraud triangle theory proposed by Cressey (1953), which consists of three main elements: pressure, opportunity, and rationalization. Individuals with Machiavellian characters tend to have the ability to rationalize manipulative actions as something natural or even necessary to achieve personal goals. In this context, rationalization is the main driver that facilitates fraudulent behavior when individuals find loopholes in the control system (opportunity) and have strong personal motivations (pressure), such as ambition for position or financial prestige. Thus, the manipulative and unethical characteristics of Machiavellianism reinforce the role of rationalization in the fraud triangle, explaining why individuals with these traits tend to have a higher chance of committing fraud.

Research conducted by Ninda Vacumi (2022) found that employees with manipulative traits are more likely to cheat. In addition, Nurjanah & Purnamasari (2020) report that Machiavellian characteristics contribute to unethical behavior in the workplace, while research by (Gasperz et al., 2024) suggests that arrogance and greed can be factors that drive a person to commit cheating, especially if the individual is more concerned with personal gain. However, one study by Ananda (2024) inconsistent, stating that although individuals with Machiavellian traits tend to behave manipulatively and pursue personal gain in unethical ways, this does not directly contribute to or affect the likelihood of fraud in financial statements or other accounting practices

These findings provide important insights for organizations in fraud prevention efforts. By understanding that individuals with Machiavellian traits are more likely to engage in situational actions, organizations can take strategic steps to mitigate those risks. Some of the steps that can be taken include implementing strict recruitment policies to identify potential employees with Machiavellian traits, providing regular ethics training to employees to build awareness of the importance of integrity, and increasing internal oversight and audits to detect suspicious behavior before it becomes a major problem. Additionally, building an organizational culture of transparency and accountability can also reduce the chances for individuals to commit fraud.

Overall, the results of this study emphasize the importance of understanding psychological influences such as Machiavellianism in the context of Fraud Accounting. With empirical evidence supporting this significant relationship, preventive measures can be taken to reduce fraud tendencies within organizations. Further research is expected to further explore other factors that may affect this relationship as well as how to effectively mitigate fraud risk. Through a comprehensive, evidence-based approach, organizations can be better prepared to face the challenges related to accounting conditions in the future.

The Influence of Love Of Money on the Tendency of Fraud Accounting

The love of money does not have a significant influence on the tendency of accounting fraud. Although financial motivation is often considered to be the main driver of cheating, the results of

this study suggest otherwise. From the point of view of fraud triangle theory, these results imply that a pressure component alone (such as financial desire) may not be strong enough to trigger fraudulent actions if it is not accompanied by opportunity and rationalization. The insignificance of this influence may reflect the existence of a strong ethical culture or effective internal control system within the institution under study, which reduces the perception of opportunity and suppresses the justification of unethical behavior.

In further analysis, several studies showed consistent results. For example Ayunda & Helmayunita (2022) which states that individuals who have a love of money are less likely to engage in accounting fraud because they feel satisfied with what they already have. Another study by Selawati & Martini (2023) said that village officials generally prioritize a prudent attitude in money management. This makes their perception of money tend to be more positive. In addition, research by (Pakkawaru, 2020) confirming that love of money has no significant effect on accounting tendencies.

However, research by (Reswari & Qudus, 2021) showed different results, where love of money was found to have a positive influence on the tendency to commit accounting fraud. The greater a person's love for money, the higher the likelihood that they will be involved in accounting fraud. This is due to the fact that money is often seen as a symbol of individual achievement, power and success.

The implications of the results of this study are very important for organizations in formulating fraud prevention strategies. Although the love of money is often considered to be the main driver of fraudulent behavior, the results of this study suggest that a more holistic approach is needed to understand the factors that influence an individual's decision to perform circumstances. Organizations need to consider other aspects such as organizational culture, work environment, and individual ethical values in cheating prevention efforts.

Nonetheless, although the love of money was not shown to have a significant influence in the context of this study, it is important to keep in mind the complex dynamics that affect human behavior in the workplace. Further research is expected to further explore other factors that may influence the relationship between financial motivation and ethical behavior in accounting. A multidimensional approach to understanding human behavior will help organizations formulate more effective and sustainable fraud prevention strategies.

The Influence of Religiosity on the Tendency of Fraud Accounting

Religiosity has a significant negative influence on the tendency of accounting fraud. These results support the theory that individuals with strong religious values are less likely to justify fraudulent actions. In the context of the deception triangle, religiosity directly undermines the element of rationalization by reinforcing moral judgment and ethical awareness. Individuals with high levels of religiosity tend to have better self-control, are aware of spiritual consequences, and uphold values such as honesty and responsibility, making it difficult for them to justify unethical behavior.

These findings are in line with several previous studies, reinforcing the role of religiosity as a protective factor against unethical behavior. according to the research of Gunayasa and Erlinawati (2020) The increase in the value of religiosity remains with a decrease *in fraud*. A person's beliefs in the religion he adheres to can be a bulwark against unethical behavior. Therefore, individuals with high religiosity tend to have stronger self-control, which can ultimately suppress the tendency to commit accounting fraud. Muhaimin's research (2020) argues that individuals who have religiosity usually give a positive impression and show a greater desire to obey the rules in the organization. In addition, they also tend to always be honest. And according to research. According to research by Irfan Alfiansyah, & Arif Afriady (2022), religiosity, which has been proven to be effective in increasing fraud prevention efforts, can reduce the likelihood of fraud.

However, Hasni's (2023) research that religiosity has no effect on fraud accounting, this finding shows that understanding religion does not guarantee a person's freedom to commit fraudulent

acts. In line with the fraud triangle theory, economic pressure can encourage religious individuals to commit fraud.

The implications of the results of this study are very important for organizations in formulating fraud prevention strategies. By understanding that understanding that religiosity has a significant effect on the tendency to accounting fraud, organizations can develop ethical training programs and religious values that can strengthen employee integrity. In addition, creating work that supports ethical and moral values can help reduce the risk of accounting fraud. Overall, the results of this study emphasize the importance of religiosity as a factor influencing accounting fraud behavior and conditions. With empirical evidence supporting this significant relationship, it is important for researchers and practitioners to continue to explore further how religiosity can be leveraged to encourage ethical behavior in the workplace. Further research is expected to provide additional insights into other factors that may interact with religiosity in influencing individual decisions regarding accounting fraud.

CONCLUSION

This study examines the impact of Machiavellianism, love of money, and religiosity on the tendency to commit accounting fraud in Luwu Raya. The results of the study show that Machiavellianism has a significant influence on the tendency of accounting fraud. This indicates that individuals with manipulative and exploitative traits are more susceptible to engaging in unethical accounting practices. On the other hand, the love of money did not show a significant influence, suggesting that contextual and cultural factors may influence the relationship between materialism and cheating behavior. In contrast, religiosity has been shown to be effective in reducing the tendency to commit accounting fraud, highlighting the importance of moral and ethical values in preventing unethical behavior in professional settings.

These findings provide important insights into the psychological characteristics and values of individuals in the context of accounting, as well as convince them of designing more effective interventions in the prevention of accounting fraud. In practical terms, this research can help organizations in developing more effective ethics training programs, as well as in stricter employee recruitment and selection processes to reduce the risk of fraud. Theoretically, this research enriches our understanding of the factors that influence fraud behavior and could be the basis for further research in the field of accounting and business ethics.

For further research, it is recommended to explore other factors that might mediate or moderate the relationship between individual character and cheating behavior, such as organizational culture, job pressure, and the effectiveness of internal control systems. Follow-up research can also expand the scope of the region and type of organization to make the results more generalizable.

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