

Examining the Interrelationships Among Internal Control Systems, Love of Money, Morality, and the Propensity for Corruption

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ABSTRACT

This study seeks to investigate the impact of the internal control system, love of money, and morality on the propensity for corrupt behavior within the Regional Financial and Asset Management Agency (BPKAD) of Bali Province. The research includes a population of 153 respondents, encompassing all employees of the BPKAD. Data were analyzed using multiple linear regression techniques to identify the relationships between the variables. The results indicate that both the internal control system and morality negatively influence the likelihood of engaging in corrupt practices, while the love of money demonstrates a positive association with corrupt behavior.

Keywords: Internal Control System; Love of Money; Morality and Corruption Tendencies

Mengkaji Keterkaitan Antara Sistem Pengendalian Internal, Kecintaan pada Uang, Moralitas, dan Kecenderungan Korupsi

ABSTRAK

Penelitian bertujuan untuk menguji pengaruh sistem pengendalian internal, love of money dan moralitas pada kecenderungan perilaku korupsi di Badan Pengelolaan Keuangan dan Aset Daerah (BPKAD) Provinsi Bali. Sebanyak 153 responden atau seluruh pegawai di BPKAD Provinsi Bali digunakan sebagai populasi dalam penelitian. Data yang diperoleh dianalisis menggunakan metode regresi linier berganda. Temuan penelitian menunjukkan bahwa terdapat pengaruh negatif antara sistem pengendalian internal dan moralitas terhadap kecenderungan korupsi, sedangkan love of money memiliki pengaruh positif dan pada kecenderungan tindak korupsi.

Kata Kunci: Sistem Pengendalian Internal; Love of Money; Moralitas dan Kecenderungan Tindak Korupsi

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INTRODUCTION

The development of accounting science can yield both positive and negative effects on financial reporting processes. One significant negative consequence is the potential for fraud (Pransiska *et al.*, 2017). The pressure to produce high-quality financial reports may lead to unethical behavior among those responsible for their preparation, ultimately benefiting certain individuals at the expense of others (Montesdeoca *et al.*, 2019). This unethical conduct arises when preparers exploit opportunities for fraud, driven by dishonesty. Financial statement fraud occurs when amounts or disclosures are deliberately omitted or manipulated to deceive users of the financial statements (Anggara & Suprasto, 2020). Sari *et al.*, (2020) define corruption as a term used to characterize dishonest behavior within organizations, which results in significant harm to the entity involved.

According to the Corruption Eradication Commission (KPK), 1,261 corruption cases were reported between 2004 and 2022. While the majority of these cases occurred in central government institutions, corruption is not confined to this sector and can occur across various industries. Local governments are also frequently affected by corrupt practices. The KPK recorded 395 corruption cases in ministerial institutions, 158 cases in provincial governments, and 455 cases in district or city governments.

The Regional Financial and Asset Management Agency (BPKAD) is a regional entity responsible for overseeing the management of regional income, finances, and assets. The financial and asset management cycle includes tasks such as planning, budgeting, procurement, receipt, distribution, utilization, security, maintenance, evaluation, disposal, transfer, supervision, and reporting. Due to the significant financial turnover involved in these processes, BPKAD is particularly vulnerable to fraud.

Several corruption cases at BPKAD illustrates this vulnerability. For instance, a corruption case in the Natuna Regency BPKAD implicated the former Head of BPKD, identified as D. The suspect, the Chairman of Koni Natuna Regency, allegedly provided bribes four times to the former Head of BPKAD in connection with grants from the Natuna Regency Government, leading to state losses of IDR 1.7 billion (Compass, 2023). Similarly, the former Head of BPKAD in East Kutai was involved in the misappropriation of employee housing project funds, resulting in state losses of IDR 4.9 billion (Tribun Kaltim, 2024). Another case involved five BPKAD officials in the Tanimbar Islands Regency, identified as JB, MBG, KYO, LM, LEL, and KS, who were implicated in the embezzlement of travel budget funds for the 2020 fiscal year, resulting in a total loss of IDR 6.6 billion to the government (Kumparan News, 2023).

Despite efforts to combat corruption, challenges persist. The Corruption Eradication Commission recognized the Bali Provincial Government's progress in corruption eradication efforts, awarding it the highest recognition for two consecutive years (2022-2023) (baliprov.go.id, 2023). However, the Supreme Audit Agency (BPK) still identified weaknesses, particularly related to irregularities in government administration and the implementation of the regional budget (APBD). In 2016, the Bali Provincial Government uncovered suspected corruption involving the regional budget at the Bali Provincial Secretariat, where abuse of

power led to significant financial losses (Tribun Bali, 2021). Additionally, fraud involving the provision of goods and services by the PUPRKIM Service in Bali from 2018 to 2020 caused losses amounting to IDR 2.39 billion (Denpasar. Suara.com, 2023).

Fraud in the public sector can be explained through the lens of agency theory, as articulated by Jensen & Meckling (1976). Agency theory describes the relationship between a principal, who appoints an agent to perform services, and the agent, who is expected to act in the principal's best interests. However, conflicts often arise when agents prioritize their personal interests over those of the principal. In the context of public sector organizations, the government acts as the agent, while the public serves as the principal. When agents pursue personal gains, they may engage in fraudulent activities that harm the principal. To mitigate fraud in the public sector, it is essential to ensure effective internal controls, monitor attitudes toward money, and promote strong individual morality.

The Theory of Planned Behavior (TPB) posits that an individual's actions are influenced by their intentions. TPB examines a person's intention to behave in a particular way, driven by internal desires (Gumelar & Shauki, 2020). This intention can either strengthen or weaken a person's resolve to engage in specific behaviors (Reni *et al.*, 2016). In the context of this study, TPB is relevant as it links individual attitudes or behaviors to emotional responses. Fraudulent behavior can result from rational considerations influenced by moral standards and environmental factors (Rahmi & Sovia, 2019).

Traditionally, understanding fraudulent behavior was based on the fraud triangle, which consists of three elements: pressure, rationalization, and opportunity (Suwena, 2021). Over time, this model evolved into the fraud diamond, which introduced a fourth element, and later into the fraud pentagon and fraud hexagon, with the latter encompassing six factors. The fraud hexagon, introduced by Georgios L. Vousinas in 2016, includes pressure (stimulus), ability (capability), collusion, opportunity, rationalization, and arrogance (ego) as motivating factors for fraud (Akbar *et al.*, 2022)(Desviana *et al.*, 2020). In this study, the internal control system is linked to the opportunity factor, the love of money to pressure, and morality to rationalization.

The internal control system is widely regarded as a critical factor in minimizing fraud (Rajeswari & Rasmini, 2022). Effective internal controls can streamline governmental processes (Rahmi & Sovia, 2019), while weak controls create opportunities for collusion and fraud (Fauzi *et al.*, 2019). Research by Rajeswari & Rasmini (2022), Tampubolon *et al.*, (2020) dan Dewi & Wirakusuma (2019) shows that a robust internal control system reduces the likelihood of fraud, suggesting that stronger controls leave less room for fraudulent activities. However, Nugroho & Andhaniwati (2022) argue that internal control can sometimes have a positive relationship with fraud, indicating that the quality of internal controls alone may not be sufficient; instead, an individual's moral character may play a more significant role in deterring fraudulent behavior.

Another factor influencing fraudulent tendencies is a person's attitude toward money. Money is often regarded as a fundamental measure of success and importance in daily life (Erdawati *et al.*, 2022). According to Rusmita *et al.*, (2023),

while some view money as a marker of achievement, perceptions of money can vary. The love of money is often seen negatively, with some individuals viewing it as a taboo subject (Mulyani, 2015). The desire for money can influence ethical behavior, particularly among those facing financial pressures, making them more susceptible to fraud (Mardani & Helmy, 2023). Research by Giovano *et al.*, (2020), Erdawati *et al.*, (2022) and Wilujeng & Nurlita (2019) indicates that a strong love of money is positively correlated with accounting fraud, as individuals driven by financial greed may be more likely to engage in unethical practices. However, Suryandari & Pratama (2021) found that the love of money does not necessarily lead to fraudulent acts, as some individuals with strong financial ambitions adhere more strictly to rules and norms, potentially reducing their propensity for fraud.

Morality also plays a crucial role in influencing fraudulent behavior. An individual's level of moral reasoning directly affects their ethical decisions (Bagus *et al.*, 2022). Strong morality fosters ethical behavior, and individuals with higher moral standards are less likely to engage in fraud (Dennyningrat & Suputra, 2018). Morality ensures that organizational operations are conducted with honesty and integrity (Laksmi & Sujana, 2019). Research by Komala *et al.*, (2019) and Anggara *et al.*, (2020) demonstrates that higher levels of morality correlate with a decreased likelihood of fraud, as individuals with strong moral principles tend to act honestly. However, Azzahra (2021) offers a different perspective, suggesting that high moral standards do not always prevent fraudulent actions.

Internal control, as emphasized in previous studies, remains a critical factor in reducing the occurrence of fraud (Rajeswari & Rasmini, 2022). An effective internal control system accelerates government processes while reducing opportunities for fraud (Rahmi & Sovia, 2019). When internal controls are weak, they can create opportunities for collusion, as described in the fraud hexagon model, where opportunity is a key factor in fraudulent behavior. Research by Rajeswari & Rasmini (2022), Rashid (2022), and Dewi & Ratnadi (2017) confirms that internal control systems have a negative impact on fraud, reducing its likelihood when implemented effectively.

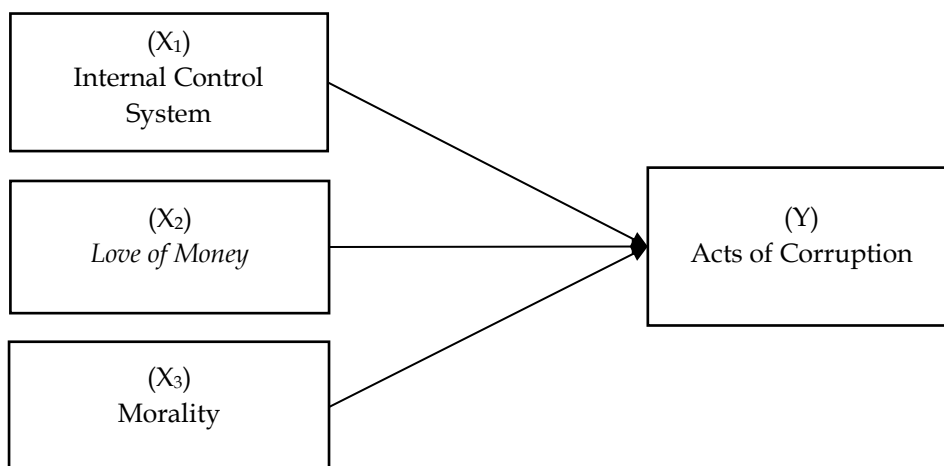
H₁: The internal control system negatively influences the tendency for corruption.

An individual's excessive attachment to money, often referred to as the "love of money," can be a significant predictor of fraudulent behavior. In society, money is widely regarded as an essential measure of success (Erdawati *et al.*, 2022). An excessive desire for money can compromise ethical behavior, particularly among individuals facing financial pressure, making them more vulnerable to engaging in fraud (Mardani & Helmy, 2023). Research by Mardani dan Helmy (2023) suggests that financial stress can lead individuals to develop a strong love of money, which in turn increases the likelihood of fraudulent behavior. This tendency arises from greed, where individuals are unable to find satisfaction with what they possess. This aligns with the Theory of Planned Behavior (TPB), which posits that a person's actions are driven by their intentions. Studies by Mardani dan Helmy (2023), Fade *et al.*, (2022) and Dewi *et al.*, (2021) support this, demonstrating that a strong attachment to money positively correlates with fraudulent behavior. In other words, the stronger a person's love of money, the greater their inclination to commit fraud.

H₂: Love of money has a positive effect on the tendency to commit acts of corruption.

According to fraud hexagon theory, morality is an integral component of rationalization, which is a factor within individuals that can drive accounting fraud and unethical behavior (Anggara & Suprasto, 2020). Even individuals with significant professional expertise in financial management may misuse their abilities if they lack a moral foundation (Suarniti & Sari, 2020). Fraud prevention is closely linked to the presence of morality, as individuals in influential positions may exploit their capabilities to engage in unethical acts, a characteristic associated with fraudulent behavior (Candra et al., 2020). Corrupt practices are closely tied to an individual's level of morality, as such actions inherently violate legal and ethical standards (Dennyningrat & Suputra, 2018). Strong moral principles foster positive behavior, while poor morality can lead to negative behaviors such as fraud (Dewi dan Wirakusuma, 2019). Therefore, morality is essential for preventing fraudulent actions. Research by Anggara & Suprasto (2020), Setiawan (2019), Dewi & Wirakusuma (2019), Komala *et al* (2019) and Dennyningrat & Suputra (2018) consistently shows that there is a negative relationship between morality and accounting fraud.

H₃: Morality has a negative effect on the tendency to commit acts of corruption.



Sumber : Research data, 2024

RESEARCH METHODS

The population for this study consisted of all 153 employees of the Regional Financial and Asset Management Agency (BPKAD) of Bali Province. Using a saturated sampling technique, the entire population was selected as the sample for the research. Data were collected through a questionnaire instrument. Prior to use, the questionnaire underwent validity and reliability testing to ensure the scientific rigor and accuracy of the study.

The dependent variable in this research is the tendency toward acts of corruption, which was measured using eight indicators: document manipulation or alteration for transaction recording, cost transparency, abuse of position, evidence of double transactions, brokering and gifts, secret transactions, and regulation manipulation (Sidik, 2022). The independent variables include the

internal control system, love of money, and morality. The internal control system was assessed using five indicators: control environment, risk assessment, control activities, information and communication, and monitoring (Chandrayatna & Sari, 2019). The love of money variable was measured using indicators from the Money Ethic Scale (MES) (Tang, 1992). Lastly, the morality variable was measured with five indicators: honesty and ethical values, awareness of work responsibilities, integrity at work, adherence to organizational regulations, trust in the workplace, social group attachment, and altruism (Yunita, 2020).

Multiple linear regression analysis was employed to analyze the data, using the SPSS software. Before conducting the analysis, the data underwent basic assumption testing to prevent bias in the results. The following is the regression model utilized in this research.

$$Y = \alpha - \beta_1 X_1 + \beta_2 X_2 - \beta_3 X_3 + \varepsilon \dots\dots\dots (1)$$

Where:

- Y : Acts of corruption tendencies
- α : Constant coefficient
- $\beta_1 - \beta_3$: Regression coefficient
- X1 : nternal control system
- X2 : *Love of money*
- X3 : Morality
- ε : *Error term*, namely the error rate pguess in research

RESULTS AND DISCUSSION

The results of the validity and reliability tests are presented in Table 1. The validity test was conducted using the Pearson Product-Moment correlation coefficient for each variable, while the reliability test was assessed statistically using Cronbach's Alpha. Table 1 indicates that all variable indicators in this study were deemed valid, as each had a correlation coefficient exceeding 0.3. Furthermore, the variables were considered reliable, with each showing an alpha value greater than 0.70, meeting the threshold set by (Sugiyono, 2019).

Descriptive statistics results are displayed in Table 2. The table shows that the corruption fraud variable (Y) has a minimum value of 10 and a maximum value of 36. The mean value for corruption fraud is 15.53, suggesting that the likelihood of corruption fraud among BPKAD employees in Bali Province is very low. The standard deviation for this variable is 5.999.

Table 1. Validity and Reliability Test Results

No	Variable	Question Items	Correlation coefficient	Cronbach's Alpha
1	Propensity for Corruption (Y)	Y.1	0,818	0,934
		Y.2	0,789	
		Y.3	0,825	
		Y.4	0,852	
		Y.5	0,764	
		Y.6	0,854	
		Y.7	0,806	
		Y.8	0,769	
		Y.9	0,727	
		Y.10	0,757	
2	Internal Control (X ₁)	X1.1	0,761	0,903
		X1.2	0,934	
		X1.3	0,920	
		X1.4	0,862	
		X1.5	0,782	
		X2.1	0,723	
		X2.2	0,732	
		X2.3	0,851	
		X2.4	0,883	
		X2.5	0,909	
3	Love of Money (X ₂)	X2.6	0,794	0,934
		X2.7	0,824	
		X2.8	0,700	
		X2.9	0,770	
		X2.10	0,770	
		X3.1	0,790	
		X3.2	0,903	
		X3.3	0,946	
		X3.4	0,946	
		X3.5	0,819	
4	Morality (X ₃)	X3.6	0,933	0,940

Sumber: Research data, 2024

The internal control variable (X₁) has a minimum value of 10 and a maximum value of 25. The average value of internal control, 20.32, suggests that the internal control system among BPKAD Bali Province employees is generally strong. The standard deviation for this variable is 2.867.

The love of money variable (X₂) ranges from a minimum value of 23 to a maximum of 46. With an average value of 34.07, it indicates that the level of love of money among BPKAD Bali Province employees is relatively low. The standard deviation is 6.688.

The morality variable (X₃) has a minimum value of 14 and a maximum value of 30. The average morality score of 25.39 reflects a high level of morality among BPKAD Bali Province employees. The standard deviation for this variable is 3.747.

Prior to data analysis, the dataset successfully passed the classical assumption tests. The results confirm that the data are normally distributed and free from multicollinearity, heteroscedasticity, and autocorrelation.

Table 2. Descriptive Statistics

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
Corruption Fraud (Y)	143	10	36	15,53	5,999
Internal Control (X ₁)	143	10	25	20,32	2,867
Love of Money (X ₂)	143	23	46	34.07	6,586
Morality (X ₃)	143	14	30	25,39	3,747

Sumber: Research data, 2024

The results of the multiple linear regression analysis are presented in Table 3. The F-test results show an F-statistic of 84.383 with a significance level of 0.000, which is less than $\alpha = 0.05$. This indicates that the regression model is a good fit for the data. The coefficient of determination (R^2) is 0.646, meaning that 64.6% of the variation in the dependent variable is explained by the independent variables in the model, while the remaining 35.4% is attributable to factors outside the model.

Table 3. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Sig.
	B	Std. Error	
1 (Constant)	41,611	2,717	0,000
Internal Control (X ₁)	-0,765	0,141	0,000
Love of Money (X ₂)	0,277	0,047	0,000
Morality (X ₃)	-0,786	0,110	0,000
F Statistic	: 84,383		
Sig. F	: 0,000		
R ²	: 0,646		

a. Dependent Variable: Y

Sumber: Research data, 2024

Based on the results of multiple regression analysis in Table 3, the regression equation is.

$$Y = 41,611 - 0,765 X_1 + 0,277 X_2 - 0,786 X_3 \dots \dots \dots (2)$$

Based on Table 3, the coefficient value for the internal control system (X₁) is -0.765, with a significance value of 0.000, which is below the threshold of 0.05. This leads to the acceptance of H1, indicating that the internal control system has a negative and significant effect on the tendency toward acts of corruption. The findings suggest that stronger internal controls reduce the likelihood of corrupt behavior. These results support agency theory, which posits that agency problems arise when those in authority act in their own interest during budgeting, decision-making, and financial reporting processes to appear compliant with the expectations of their principals (Dewi & Wirakusuma, 2019). These findings align with previous research by Rajeswari & Rasmini (2022), Dewi & Ratnadi (2017), Wiswantara & Widanaputra (2020) and Rashid (2022), which also found a negative relationship between internal control systems and fraud.

Table 3 also shows that the coefficient value for love of money (X₂) is 0.277, with a significance value of 0.000, supporting H2. This indicates that love of money has a positive and significant effect on the tendency to commit acts of corruption. The results demonstrate that a strong love of money increases the likelihood of corruption among employees at BPKAD Bali Province. This finding suggests that individuals with a high love of money are more prone to corruption, as the internal pressure for financial gain can drive unethical behavior. This aligns with agency

theory, where love of money may exacerbate agency problems, with agents (government officials) prioritizing personal gain over the interests of the principal (society). Additionally, this finding is consistent with the Theory of Planned Behavior (TPB), where intentions influence actions, and love of money may serve as a motivating factor for corruption (Asih & Dwiyantri, 2019). Within the fraud hexagon theory, the pressure of financial desire may lead individuals to exploit opportunities for personal gain. These results are in line with previous research by Kase & Babulu, (2023), Astuty (2022), Rahman (2020) and Wilujeng & Nurlita, (2019), which found a significant positive relationship between love of money and fraud.

The coefficient value for morality (X3) is -0.786, with a significance value of 0.000, supporting H3. This indicates that morality has a negative and significant effect on the tendency to commit acts of corruption. The findings illustrate that stronger moral principles are associated with a lower likelihood of engaging in corrupt behavior. This suggests that a person's morality directly impacts their propensity for corruption within an institution. The results confirm the hypothesis that morality negatively influences the tendency to engage in corruption. This finding also supports agency theory, which emphasizes that agents (government officials) with strong moral values are more likely to act in accordance with ethical norms and their obligations (Husnurrosyidah, 2019). According to TPB, intentions are influenced by beliefs about outcomes, and moral beliefs play a crucial role in guiding individuals away from unethical actions. Furthermore, the fraud hexagon theory positions morality as a form of rationality derived from internal factors that influence unethical behavior (Anggara & Suprasto, 2020). These findings are consistent with prior research by Santiadji *et al* (2021), Suarniti & Sari (2020), Anggara & Suprasto (2020), and Setiawan (2018), which also identified a significant negative relationship between morality and accounting fraud.

This research provides valuable insights into how the internal control system, love of money, and morality influence the propensity for corruption within BPKAD Bali Province. The results show that both the internal control system and morality have a significant negative effect on the tendency to commit acts of corruption, while love of money has a positive effect. These findings are aligned with the principles of agency theory, TPB, and the fraud hexagon theory, which emphasize that corruption arises from opportunities created by weak internal controls, financial pressures such as love of money, and low moral standards. These results underscore the importance of reinforcing internal controls, addressing attitudes toward money, and fostering strong moral values to reduce corruption. This study also contributes to the broader literature by offering additional references and insights, helping future researchers deepen their understanding of the factors that lead to corrupt behavior. It is hoped that future research will build on these findings to provide even more comprehensive and informative analyses.

CONCLUSION

The test results reveal several significant findings regarding the factors influencing the likelihood of corrupt activities at BPKAD Bali Province. First, the internal control system has a significant negative effect on the tendency to commit acts of

corruption. This indicates that a stronger internal control system is associated with a lower likelihood of corruption. Second, there is a significant positive relationship between love of money and the tendency toward corruption, meaning that individuals with a higher love of money are more prone to corrupt behavior. Third, the results show a significant negative effect of morality on the tendency to commit acts of corruption, suggesting that higher levels of morality reduce the likelihood of corrupt activities. Overall, the internal control system, love of money, and morality play crucial roles in determining the propensity for corruption at BPKAD Bali Province. This study has certain limitations, as it was conducted in only one agency within a single district of Bali Province, which may limit the generalizability of the findings. Future research should expand the scope to include multiple locations, allowing for broader applicability of the results.

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