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Determinants of Auditor Fraud Tendencies: The Moderating Effect of Individual Morality

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Abstract---This study aims to provide empirical evidence on the role of individual morality in moderating the influence of Machiavellian traits, love of money, and organizational culture on auditors' fraud tendencies in Bali. This research employs a quantitative associative approach. The population consists of auditors working in Public Accounting Firms (KAP) in Bali Province registered with the Indonesian Institute of Certified Public Accountants (IAPI). The sample was determined using a non-probability purposive sampling method, resulting in 105 respondents who met the criteria. Data were collected through online questionnaires distributed via Google Forms. The data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0. The findings indicate that Machiavellian traits and love of money have a positive effect on fraud tendencies, while organizational culture has a negative effect. Individual morality does not moderate the relationship between Machiavellian traits and fraud tendencies. However, it significantly weakens the influence of love of money on fraud tendencies and strengthens the role of organizational culture in reducing fraud. These results highlight the importance of ethical values, professional integrity, and strong organizational culture in mitigating fraud risks among auditors.

Keywords---Fraud Tendencies, Machiavellianism, Love of Money, Organizational Culture, Individual Morality.

Introduction

Fraud remains a critical issue in accounting and auditing practices due to its direct implications for financial reporting integrity and public trust in the accounting profession (Obloh, 2023; Adekoya et al., 2020). Fraud is generally defined as any intentional act of deception aimed at obtaining unfair advantage (ACFE, 2022), and it continues to be a major concern as it benefits certain parties while causing harm to others (Dewi & Anisykurlillah, 2021). Within the auditing context, fraud tendencies reflect an individual's inclination to accept or justify unethical behavior that deviates from professional standards (Sahla & Ardianto, 2023). Persistent fraud cases, including high-profile scandals such as eFishery and PT Waskita Karya, highlight the vulnerability of audit practices and raise questions regarding auditors' roles in ensuring financial reliability (CNBC Indonesia, 2025; Forddanta, 2023). These issues demonstrate that unethical behavior among auditors can undermine public confidence and weaken the credibility of financial information (Fakhroni & Setiawan, 2024; Anindya & Adhariani, 2019).

Previous studies have identified several determinants of fraud tendencies, particularly Machiavellian traits, love of money, and organizational culture. Machiavellianism describes a manipulative personality characterized by a lack

of concern for ethical standards (Christie & Geis, 1970), and has been found to positively influence fraud tendencies (Yang & Chen, 2023; Maharani et al., 2024; Ningsih & Budiarta, 2022). Similarly, love of money reflects strong financial motivation that can drive unethical behavior (Tang & Chiu, 2003), aligning with the pressure element in fraud triangle theory (Oliveira & Marques, 2020). Organizational culture, on the other hand, plays a dual role; a strong ethical culture can reduce fraud opportunities, while weak or permissive cultures may facilitate misconduct (Robbins & Judge, 2013; Sudharma et al., 2023). However, empirical findings remain inconsistent, indicating that these factors alone are insufficient to fully explain fraud behavior.

To address this gap, individual morality is introduced as a moderating variable. Individual morality represents a person's ability to distinguish right from wrong and act based on ethical principles (Gayatri & Widanaputra, 2025). According to Kohlberg's moral development theory, individuals with higher moral reasoning are more likely to prioritize universal ethical values over personal interests. Empirical evidence suggests that higher levels of individual morality can reduce fraud tendencies (Wahyudi et al., 2021; Basri et al., 2023). Therefore, morality is expected to either strengthen or weaken the influence of situational factors on fraudulent behavior.

Despite extensive research, the combined effect of Machiavellian traits, love of money, organizational culture, and individual morality as a moderating variable has not been comprehensively examined in the auditing context. This study addresses this gap by focusing on auditors working in Public Accounting Firms in Bali, a region where past violations of professional standards have indicated the persistence of unethical practices. By integrating individual and organizational perspectives, this research aims to provide a more comprehensive understanding of auditor fraud tendencies (Lu et al., 2024).

Literature Review and Hypothesis Development

Fraud tendencies are not only influenced by external factors but also by individual personality characteristics, particularly Machiavellian traits. Within the framework of the fraud triangle theory, rationalization explains how individuals justify unethical behavior (Cressey, 1953). Individuals with Machiavellian characteristics tend to be manipulative, self-interested, and willing to achieve goals by any means, making them more likely to rationalize fraudulent actions. Empirical studies consistently demonstrate a positive and significant relationship between Machiavellian traits and fraud tendencies (Maharani et al., 2024; Triantoro et al., 2020; Wijayanti et al., 2024; Yang & Chen, 2023). Therefore, it is hypothesized that Machiavellian traits increase auditors' fraud tendencies.

H1: Machiavellian traits have a positive effect on auditors' fraud tendencies in Bali.

Fraud is often driven by financial motives, where love of money represents a key psychological factor influencing unethical behavior. According to Tang et al. (2008), love of money is considered a root of unethical actions, as individuals with high financial orientation tend to prioritize monetary gains over ethical considerations. This concept aligns with the pressure element in fraud triangle theory, where financial ambition or economic stress encourages fraudulent behavior (Cressey, 1953). Prior studies confirm that love of money negatively affects ethical attitudes and increases fraud tendencies (Oliveira & Marques, 2020; Reskino et al., 2024; Manuari et al., 2018). Hence, individuals with a higher love of money are more likely to engage in fraudulent behavior.

H2: Love of money has a positive effect on auditors' fraud tendencies in Bali.

Organizational culture, defined as shared values, beliefs, and norms guiding behavior (Robbins & Judge, 2013), plays a critical role in shaping ethical conduct. In the context of fraud triangle theory, a strong ethical culture can reduce opportunities for fraud through effective control systems and enforcement of ethical standards. Empirical evidence suggests that a well-established organizational culture can significantly reduce fraud tendencies (Wijayani & Ratmono, 2021; Adyaksana & Sufitri, 2022; Sari et al., 2023). Conversely, weak or permissive cultures may enable misconduct. Therefore, a stronger organizational culture is expected to reduce auditors' fraud tendencies.

H3: Organizational culture has a negative effect on auditors' fraud tendencies in Bali.

Although Machiavellian individuals tend to justify unethical actions, this tendency may be mitigated by high levels of individual morality. Individual morality refers to the ability to distinguish right from wrong and act according to ethical principles (Gayatri & Widanaputra, 2025; Muhani et al., 2024). Based on Kohlberg's moral development theory, individuals with higher moral reasoning are more likely to adhere to ethical standards despite personal interests. Empirical findings indicate that morality significantly reduces fraud tendencies (Wahyudi et al., 2021; Basri et al., 2023). Thus, individual morality is expected to weaken the influence of Machiavellian traits on fraud tendencies.

H4: Individual morality weakens the effect of Machiavellian traits on auditors' fraud tendencies in Bali.

Love of money reflects a strong financial orientation that may lead individuals to prioritize monetary gains over ethical considerations. However, individual morality functions as an internal control mechanism that guides ethical

decision-making (Khusnah & Soewarno, 2022). Individuals with higher levels of moral reasoning are more likely to reject unethical actions, even under financial pressure. Previous studies confirm that morality reduces fraud tendencies (Oktavianingsih & Pradhana, 2025; Wahyudi et al., 2021). Therefore, individual morality is expected to weaken the relationship between love of money and fraud tendencies.

H5: Individual morality weakens the effect of love of money on auditors' fraud tendencies in Bali.

Organizational culture can effectively reduce fraud tendencies when supported by individuals with strong moral values. While ethical organizational culture provides external control, individual morality strengthens internal ethical commitment. According to moral development theory, individuals with higher moral reasoning are more capable of internalizing ethical values and consistently applying them in practice. Empirical evidence suggests that morality enhances ethical behavior and reduces fraud (Basri et al., 2023; Sahla & Ardianto, 2023). Therefore, individual morality is expected to strengthen the effectiveness of organizational culture in reducing fraud tendencies.

H6: Individual morality strengthens the effect of organizational culture in reducing auditors' fraud tendencies in Bali.

Methods

This study employs a quantitative associative research design to examine the influence of Machiavellian traits, love of money, and organizational culture on auditors' tendencies toward fraud, with individual morality as a moderating variable. The research was conducted in Public Accounting Firms (KAP) registered with the Indonesian Institute of Certified Public Accountants (IAPI) in Bali, involving auditors as the unit of analysis. The population consisted of 155 auditors across 19 firms, from which 105 respondents were selected using purposive sampling based on criteria such as a minimum of one year of work experience and involvement in audit activities. Primary data were collected through an online questionnaire using a four-point Likert scale. The variables were operationalized into measurable indicators, including fraud tendencies, Machiavellian traits, love of money, organizational culture, and individual morality, adapted from prior studies.

Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0. The analysis followed two main stages: evaluation of the measurement model and the structural model. The measurement model assessed validity and reliability through convergent validity, discriminant validity, and composite reliability, while the structural model examined the relationships between variables using R-square, effect size (f^2), and goodness-of-fit indices. Hypothesis testing was performed using path coefficients, with significance determined by t-statistics (>1.96) and p-values (<0.05). This approach allows for robust analysis of complex relationships and does not require strict normality assumptions, making it suitable for the study context.

Result and Discussion

SEM-PLS Analysis Results

Outer Model Analysis (Measurement Model)

Convergent Validity Test

The convergent validity test aims to determine the extent to which indicators within a construct are highly correlated and can represent the measured construct. In this study, convergent validity is evaluated through outer loading values. A loading factor value above 0.7 is considered ideal and valid as an indicator measuring the construct. The loading factors for each indicator in the reflective constructs are presented in Table 1.

Table 1
Outer Loading

	Machiavellian Traits (X1)	Love of Money (X2)	Organizational Culture (X3)	Individual Morality (M)	Fraud Tendencies (Y)
X1.1	0.906				
X1.2	0.915				
X1.3	0.779				
X1.4	0.882				
X1.5	0.909				
X1.6	0.898				
X1.7	0.704				
X1.8	0.905				

	Machiavellian Traits (X1)	Love of Money (X2)	Organizational Culture (X3)	Individual Morality (M)	Fraud Tendencies (Y)
X1.9	0.848				
X1.10	0.866				
X2.1		0.834			
X2.2		0.884			
X2.3		0.861			
X2.4		0.892			
X2.5		0.909			
X2.6		0.905			
X2.7		0.860			
X2.8		0.782			
X2.9		0.902			
X2.10		0.894			
X2.11		0.930			
X3.1			0.931		
X3.2			0.881		
X3.3			0.901		
X3.4			0.904		
X3.5			0.925		
X3.6			0.828		
X3.7			0.828		
M1				0.931	
M2				0.820	
M3				0.885	
M4				0.872	
M5				0.938	
M6				0.880	
Y1					0.842
Y2					0.929
Y3					0.873
Y4					0.908

Primary Data, 2026

Based on Table 1, all outer loading values for each indicator are greater than 0.7. This indicates that each indicator has a strong ability to reflect the measured construct. Therefore, all indicators in this study meet the criteria for convergent validity and are considered valid. Outer loading values greater than 0.7 indicate a strong correlation between indicators and latent variables, meaning that the research instrument is capable of accurately measuring the intended constructs.

Discriminant Validity Test

Discriminant validity is conducted to ensure that each construct in the research model is unique and distinct from other constructs. In this study, discriminant validity is tested using the Fornell-Larcker criterion, which compares the square root of the Average Variance Extracted (AVE) of each construct with the correlations between constructs. A construct is considered valid if the square root of AVE is greater than its correlations with other constructs.

Table 2
Fornell-Larcker Criterion

	Organizational Culture (X3)	Fraud Tendencies (Y)	Love of Money (X2)	Individual Morality (M)	Machiavellian Traits (X1)
Organizational Culture (X3)	0.886				
Fraud Tendencies (Y)	-0.721	0.889			
Love of Money (X2)	-0.670	0.652	0.878		
Individual Morality (M)	0.194	-0.265	-0.328	0.889	
Machiavellian Traits (X1)	-0.705	0.679	0.633	-0.296	0.864

Primary Data, 2026

Based on Table 2, all constructs meet the discriminant validity criteria. The square root of AVE for each construct is higher than its correlations with other constructs, indicating good discriminant validity.

Reliability Test

Reliability testing aims to measure the consistency of constructs. This study evaluates reliability using Cronbach's Alpha and Composite Reliability, with values above 0.7 indicating reliability.

Table 3
Reliability Test Results

	Cronbach's Alpha	Composite Reliability (rho_c)
Machiavellian Traits (X1)	0.962	0.967
Love of Money (X2)	0.970	0.974
Organizational Culture (X3)	0.954	0.962
Individual Morality (M)	0.948	0.957
Fraud Tendencies (Y)	0.934	0.967

Primary Data, 2026

All constructs meet reliability criteria, indicating consistent measurement.

Inner Model Analysis (Structural Model) *R-Square (R²)*

Table 4
R-Square

	R Square
Fraud Tendencies (Y)	0.640

Primary Data, 2026

This value indicates that 64% of fraud tendency variance is explained by the independent variables, reflecting a moderate to strong model.

*Effect Size (f²)*Table 5
f-square

	f-square
Machiavellian Traits → Fraud Tendencies	0.109
Love of Money → Fraud Tendencies	0.057
Organizational Culture → Fraud Tendencies	0.136
Morality × Machiavellian	0.003
Morality × Love of Money	0.058
Morality × Organizational Culture	0.063

Primary Data, 2026

All effects are categorized as small.

Goodness of Fit (GoF)

$$\text{GoF} = \sqrt{(0.768 \times 0.640)} = 0.701$$

This indicates a large goodness-of-fit, meaning the model fits the data very well.

*Path Coefficient (Hypothesis Testing)*Table 6
Path Coefficient

	Original Sample	T-Statistics	P-Values	Result
Machiavellian → Fraud	0.304	3.677	0.000	Significant
Love of Money → Fraud	0.210	2.463	0.015	Significant
Organizational Culture → Fraud	-0.357	3.340	0.001	Significant
Morality × Machiavellian	-0.051	0.550	0.583	Not Significant
Morality × Love of Money	-0.242	2.470	0.015	Significant
Morality × Organizational Culture	-0.271	2.902	0.005	Significant

Primary Data, 2026

The Effect of Machiavellian Traits on Auditor Fraud Tendencies in Bali

The results indicate that Machiavellian traits have a positive and significant effect on auditors' fraud tendencies, as evidenced by a path coefficient of 0.304, a t-statistic of 3.677, and a p-value of 0.000. This suggests that auditors with higher levels of manipulative, self-oriented, and opportunistic characteristics are more likely to engage in or justify fraudulent behavior. This finding supports the fraud triangle theory, particularly the rationalization element, where individuals legitimize unethical actions for personal gain. Empirically, this result is consistent with prior studies (Yang & Chen, 2023; Maharani et al., 2024), confirming that individuals with strong Machiavellian tendencies are more prone to unethical decision-making.

The Effect of Love of Money on Auditor Fraud Tendencies in Bali

The findings show that love of money has a positive and significant effect on fraud tendencies, with a path coefficient of 0.210, a t-statistic of 2.463, and a p-value of 0.015. This indicates that a stronger financial orientation increases the likelihood of unethical behavior. This result aligns with the pressure component of fraud triangle theory, where financial ambition acts as a key driver of fraud. The findings are consistent with previous studies (Oliveira & Marques, 2020; Reskino et al., 2024), emphasizing that excessive attachment to money can weaken ethical judgment and promote opportunistic behavior.

The Effect of Organizational Culture on Auditor Fraud Tendencies in Bali

Organizational culture is found to have a negative and significant effect on fraud tendencies, as shown by a path coefficient of -0.357, a t-statistic of 3.340, and a p-value of 0.001. This indicates that a stronger ethical organizational culture reduces the likelihood of fraud. Ethical leadership, clear communication of values, and consistent enforcement of rules contribute to minimizing opportunities for unethical behavior. This finding supports

the opportunity aspect of fraud triangle theory and is consistent with prior research (Sari et al., 2023; Wijayani & Ratmono, 2021), highlighting the importance of organizational culture as an external control mechanism.

The Moderating Role of Individual Morality on Machiavellian Traits

The results show that individual morality does not significantly moderate the relationship between Machiavellian traits and fraud tendencies, as indicated by a path coefficient of -0.051, a t-statistic of 0.550, and a p-value of 0.583. This suggests that strong personality traits such as Machiavellianism may dominate moral considerations, as individuals with such characteristics are capable of rationalizing unethical actions. Therefore, moral awareness alone may not be sufficient to counteract deeply ingrained opportunistic tendencies (Giammarco, 2016).

The Moderating Role of Individual Morality on Love of Money

Individual morality significantly weakens the effect of love of money on fraud tendencies, as evidenced by a path coefficient of -0.242, a t-statistic of 2.470, and a p-value of 0.015. This indicates that morality functions as an internal control mechanism that helps individuals resist financial pressures. Auditors with higher moral standards are more likely to prioritize ethical values over financial gains. This finding supports Kohlberg's moral development theory and is consistent with prior studies (Wahyudi et al., 2021; Basri et al., 2023).

The Moderating Role of Individual Morality on Organizational Culture

The results indicate that individual morality strengthens the negative effect of organizational culture on fraud tendencies, as shown by a path coefficient of -0.271, a t-statistic of 2.902, and a p-value of 0.005. This suggests that the effectiveness of ethical organizational culture is enhanced when supported by individuals with high moral standards. Organizational culture serves as an external control, while individual morality functions as an internal control, and both operate synergistically to reduce fraud tendencies (Linnenluecke & Griffiths, 2010).

Conclusion

This study examines the influence of Machiavellian traits, love of money, and organizational culture on auditors' tendencies toward fraud, with individual morality as a moderating variable. The findings reveal that Machiavellian traits and love of money significantly increase auditors' fraud tendencies, indicating that both opportunistic personality traits and strong financial orientation are critical drivers of unethical behavior. In contrast, organizational culture has a significant negative effect, demonstrating that a strong ethical environment plays an important role in reducing fraud tendencies.

Regarding the moderating effects, individual morality does not moderate the relationship between Machiavellian traits and fraud tendencies, suggesting that strong manipulative personality traits may override moral considerations. However, individual morality significantly weakens the influence of love of money and strengthens the effectiveness of organizational culture in reducing fraud tendencies. These findings highlight that while morality may not fully counteract inherent personality traits, it remains a crucial internal control in mitigating financially driven unethical behavior and reinforcing organizational ethical values.

Overall, this study contributes to the literature by integrating individual and organizational perspectives in explaining auditor fraud tendencies. It also provides empirical evidence on the conditional role of individual morality within the fraud triangle framework, particularly in the context of auditors in Bali.

Managerial Implications

The findings of this study provide important implications for public accounting firms, regulators, and professional organizations in mitigating fraud risks among auditors. First, firms should pay closer attention to individual characteristics, particularly Machiavellian tendencies and financial orientation, during recruitment and performance evaluation processes. Incorporating behavioral and ethical assessments into hiring decisions may help identify individuals with a higher risk of unethical behavior.

Second, strengthening organizational culture is essential. Public accounting firms should continuously reinforce ethical values through leadership role modeling, clear communication of ethical standards, regular ethics training, and consistent enforcement of rules and sanctions. A strong ethical culture can serve as an effective external control mechanism to minimize opportunities for fraud.

Third, enhancing individual morality should become a strategic priority. Organizations can foster moral awareness through ethics education, professional development programs, and ethical dilemma-based training that encourages auditors to internalize ethical principles. Since morality has been shown to weaken the effect of financial motivation on fraud, strengthening internal ethical values can significantly reduce unethical behavior.

Finally, regulators and professional bodies should emphasize the integration of ethical competence alongside technical competence in auditing standards and certification programs. By aligning individual morality with organizational culture, institutions can create a more comprehensive and sustainable approach to preventing fraud in the auditing profession.

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