



## Individual, Social, and Workplace Perspectives: Trends in the Misuse of Local Government Assets

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**Abstract:** This study aims to analyze individual, social, and work environment perspectives on the tendency to misuse local government assets based on the perceptions of officials managing regional assets in Central Sulawesi Province. Using purposive sampling to obtain data from government work units in Palu City and employing PLS with the assistance of WarpPLS software, the results indicate that Rationalization has a positive effect on the tendency toward fraud; rationalization has a positive effect on the psychosocial work environment; and the work environment has a positive effect on the tendency toward fraud. These results imply that the role of the psychosocial work environment has a significant impact on an individual, influencing both negative and positive outcomes. Moral Intensity has a negative effect on the tendency toward misuse of local government assets.

**Keyword:** Asset Management, Fraudulent Behavior, Local Government, Moral Instensity, Psychosocial Work Environment, Rationalization

### INTRODUCTION

Fraud is typically committed by certain executives and employees working within an organization or company; fraud is much harder to detect when committed by executives or management compared to when committed by employees. In asset management, asset misuse including the misappropriation or theft of assets often occurs.

This type of fraud is also the most common and is usually committed by employees who have little influence or authority within the organization. According to Indonesia Corruption Watch (ICW), from 2014 to 2018, the total number of corruption cases including various types such as bribery, abuse of authority, embezzlement, and data falsification handled by the KPK reached 64 cases spread across several regions in Indonesia. In addition, fraudulent practices regarding the management of regional assets are still commonly found in local government agencies and institutions.

The phenomenon of fraud occurring in both the private and public sectors is inextricably linked to individual behavior. Donald Cressey's 1953 study on fraudulent behavior

introduced the “fraud triangle.” However, in recent years, this research has faced criticism from several researchers because fraudulent behavior is not solely caused by individual factors but is also influenced by organizational, social, and environmental factors (Welss, 2005; Ramamoorti, 2008; Krambia-Kapardis, 2016; Yusrianti et al., 2020).

Regional assets are a vital resource for local governments as the primary source of local revenue. Therefore, it is crucial for local governments to implement adequate asset management. The optimization of regional assets can be achieved through asset management. Regional asset management involves the administration of assets / Regional Government Assets (BMD) based on fundamental asset management principles, in accordance with policy frameworks established by laws, government regulations, presidential decrees, ministerial decrees, and other relevant decisions governing the regulation and management of regional assets (Budisusilo dan Suryantoro, 2005). Regional Assets (BMD) refer to all assets owned by a region, whether acquired or purchased using the Regional Revenue and Expenditure Budget (APBD) or through other lawful means, including both movable and immovable property, along with their components or specific units that can be valued, counted, measured, or weighed, including animals and plants, except for cash and securities (Soleh dan Rochmansjah, 2010). Examples of movable assets include vehicles such as cars and motorcycles. Examples of immovable assets include office equipment and supplies, such as computers, printers, photocopiers, desks, chairs, and so on. BMD are used by employees to assist in their work and to support and ensure the success of activities or programs organized by the government. Employees may utilize BMD in accordance with applicable regulations and provisions; however, employees may also commit fraud or misuse the provided BMD. Research conducted by Examiners (2008) indicated that fraud and misuse were primarily committed by employees and senior managers or those with long tenure.

The work environment encompasses all aspects that influence and affect an employee’s body and mind (Mehboob and Bhutoo, 2012). A poor work environment can encourage fraud. According to Murphy and Dacin (2012), fraud is caused by a lack of awareness of situational factors combined with rationalization. Attribution theory states that a person’s actions are influenced not only by internal factors within the individual but also by external factors.

### **Rationalization and the Propensity for Fraud in Local Government Asset Management**

Rationalization is a factor that motivates individuals to commit fraud. Rationalization is a self-justifying attitude that prevents one from feeling guilty about an action. Through rationalization, an individual can justify an action they have taken, including committing fraud involving asset misappropriation.

The study by Yusrianti et al. (2020) examined the influence of rationalization on asset misappropriation, with the results showing that rationalization can be used to predict whether an individual will commit asset misappropriation. Tarmizi dan Shieto (2021) also studied the influence of the components of the Fraud Risk Triangle on asset misappropriation. The results of this study indicate that there is a positive influence of justification on asset misappropriation.

Thus, it can be concluded that rationalization influences individuals in their decision-making. Therefore, it can be hypothesized that the greater the influence of rationalization, the higher the tendency for fraud to occur in asset management. Based on this reasoning, this study formulates the following hypothesis: H1 = Rationalization has a positive influence on the tendency for fraud in local government asset management.

### **Rationalization and the Psychosocial Work Environment**

An individual’s ethical behavior is influenced by the psychosocial work environment, as humans cannot be separated from situational influences. The higher an individual’s level of rationalization, the poorer their psychosocial work environment tends to be.

Sandhu et al. (2016) state that environmental, organizational, and individual factors create opportunities for fraud to occur. (Candrasekar, 2011; Pitaloka et al., 2014) state that the work environment has both positive and negative impacts on employees

Thus, it can be concluded that rationalization influences individuals in decision-making. Therefore, it can be hypothesized that the higher a person's level of rationalization, the poorer their psychosocial work environment will be. Based on this reasoning, this study formulates the following hypothesis: H2 = Rationalization has a negative effect on the psychosocial work environment.

### **The Psychosocial Work Environment and the Propensity for Fraud in the Management of Local Government Assets**

This psychosocial work environment also influences fraud involving the misuse of assets, as perceptions of the psychosocial work environment can have both negative and positive effects. A positive work environment can reduce the occurrence of fraud involving the misuse of assets.

Sharma's (2016) research in the public sector indicates that the work environment influences employee morale, productivity, and engagement—both positively and negatively. Ollukaran & Gunaseelan (2012) also demonstrated in their study on the impact of the work environment on employee performance that the work environment has both positive and negative effects on employee performance.

Based on the concepts above, it can be concluded that a positive psychosocial work environment has a negative effect on fraud. Thus, the better the perception of the psychosocial work environment, the lower the tendency for individuals to commit fraud in asset management. Based on this reasoning, this study formulates the following hypothesis: H3 = The psychosocial work environment has a negative effect on the tendency toward fraud in the management of local government assets.

### **Peer Influence and the Propensity for Fraud in Local Government Asset Management**

Peer influence, included as a social factor in this study, is crucial in explaining social factors. This emphasizes that peer influence refers to an individual's beliefs or perceptions regarding peers when engaging in a particular action. Individuals tend to examine social cues when determining their own moral standards, particularly in ethically ambiguous and uncertain situations as well as in complex scenarios. This is because individuals are also limited in their ability to process information.

Based on the arguments and research findings above, it can be hypothesized that the higher the peer influence, the higher the tendency for asset misappropriation. Thus, it is reasonable to assume that peer influence has a positive effect on the tendency for asset misappropriation, formulated as follows: H4 = Peer Influence Has a Positive Effect on the Tendency for Fraud in Local Government Asset Management

### **Peer Influence and the Psychosocial Work Environment**

With the influence of peers, an individual's actions will be stronger than before. Previous research has shown that there are external factors and situational factors that influence an individual's actions. Previous research has shown that peer influence, as an external factor, can influence perceptions of the psychosocial work environment.

According to attribution theory, an individual's actions can be influenced by external and situational attributions. The greater an individual's peer influence, the higher their perception of the psychosocial work environment will be.

Based on the above discussion, it can be hypothesized that the greater the peer influence on an individual, the higher that individual's perception of their work environment will be. Thus, it is reasonable to assume that peer influence has a positive effect on the psychosocial work environment. Therefore, the hypothesis is formulated as follows: H5 = Peer Influence Has a Negative Effect on the Psychosocial Work Environment.

### **Moral Intensity and the Psychosocial Work Environment**

Moral Intensity is a construct that describes the level of key moral issues in a given situation. It is multidimensional, and each of its components represents characteristics of moral issues (Jones, 1991). The work environment impacts employee morality, according to previous researchers. The work environment has both positive and negative effects on employees and influences whether their actions are ethical or unethical.

Based on the above argument, it can be hypothesized that the higher an individual's perception of moral intensity, the higher their perception of the psychosocial work environment. Thus, it is reasonable to assume that the perception of moral intensity has a positive effect on the psychosocial work environment. H6: Moral Intensity Has a Positive Effect on the Psychosocial Work Environment.

### Moral Intensity and the Propensity for Fraud in Local Government Asset Management

Moral Intensity is a construct that describes the level of key moral issues in a given situation. It is multidimensional, and each of its components represents characteristics of moral issues (Jones, 1991). An individual who perceives a situation as having high moral intensity will be influenced in their desire to behave ethically and decide against taking such actions.

Thus, it can be concluded that Moral Intensity influences individuals in decision-making. Therefore, it can be hypothesized that the higher an individual's perception of Moral Intensity, the lower the tendency for fraud to occur in asset management. Based on this reasoning, this study formulates the following hypothesis:

H7: Moral Intensity has a negative effect on the tendency toward fraud in the management of local government assets.

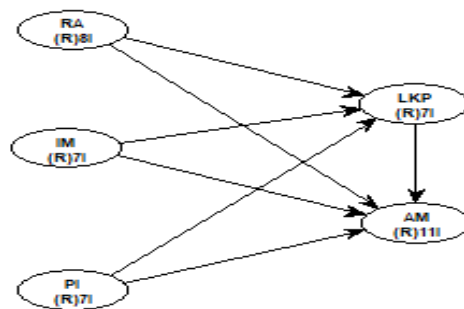


Figure 1. Research Construct

## METHOD

This study was conducted using a survey method, which involves collecting respondents' opinions through a questionnaire regarding the managerial performance of local government officials in Central Sulawesi Province. The questionnaire will be distributed via email to respondents and also through face-to-face meetings with them.

The variables measured in this study are fraudulent behavior involving the misuse of regional assets, based on perceptions of work environment and individual factors, with the research subject being the regional government apparatus of Central Sulawesi Province. This study will distribute the questionnaire electronically via Google Forms to officials managing regional government assets in Central Sulawesi Province. The data in this study comes from primary data using a list of statements (questionnaire) distributed directly to each local government unit. The respondents in this study are all asset managers working within the provincial government units of Central Sulawesi. Based on the determined sample, there are 117 respondents who will complete the research questionnaire. Respondents were selected from 39 units, with 3 respondents selected from each unit.

## RESULTS AND DISCUSSION

Of the 117 questionnaires distributed, 114 were returned and 3 were not returned because the respondents refused to complete them. Thus, the number of questionnaires that could be analyzed was 114, as shown in Table 1.

**Table 1. Questionnaire Distribution**

	Total	Percentage
Number of questionnaires distributed	117	100%
Number of questionnaires not returned	3	2,5%
Number of questionnaires returned	114	97,5%
Number of questionnaires that could be analyzed	114	97,5%

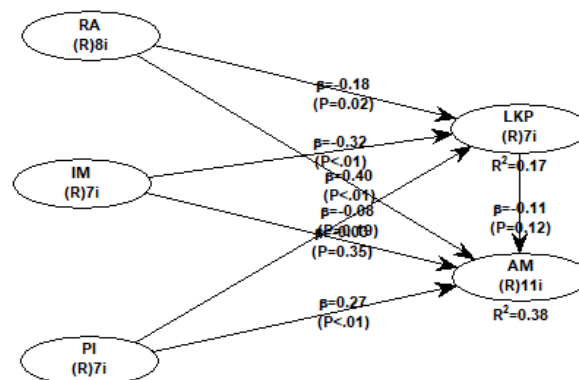
The results of the tests conducted to evaluate other model fit indicators (parameters) such as: Average Path Coefficient (APC), Average R-squared (ARS), Adjusted Average R-squared (AARS), Average Block VIF (AVIF), and Average Block VIF (AVIF) are presented in the following table.

**Table 2. Model Fit Indicators**

Parameter	Value	Threshold	Decision
Average path coefficient (APC)	0.206 P<0.001	p<0,05	Model fit
Average R-squared (ARS)	0.145 P<0.001	p<0,05	Model fit
Average adjusted R-squared (AARS)	0.126 P<0.001	p<0,05	Model fit
Average block VIF (AVIF)	1.107	acceptable if $\leq 5$ , ideally $\leq 3.3$	Model fit
Average full collinearity VIF (AFVIF)	1,183	acceptable if $\leq 5$ , ideally $\leq 3.3$	Model fit
Tenenhaus GoF (GoF)	0.244	small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$	Model fit

Table 2 shows an Average Path Coefficient (APC) of 0.206 with a p-value of 0.001, an Average R-squared (ARS) of 0.145 and a p-value  $< 0.001$ , an Average adjusted R-squared (AARS) of 0.126 and a p-value  $< 0.001$ , and an Average block VIF (AVIF) of 1.107, Average Full Collinearity VIF (AFVIF) of 1.183, and Tennenhaus GoF of 0.244; thus, all parameters indicate a good model fit.

Structural equation modeling can be used to test hypotheses. The results of the full structural model estimation based on data processing using the WarpPLS software are presented in the following figure.



**Figure 2. Full Structural Equation Model**

Figure 2 above indicates that, using a significance level of 0.10, it can be concluded that the pathways in the empirical research model are significant (the resulting p-values are <0.10). In Table 3 below

**Tabel 3. Regression Coefficients**

Hypothesis	p-Values	Regression Coefficients	Conclusion
H1	<0.01	0.39	Accepted
H2	0.05	-0.18	Accepted
H3	0.05	-0.10	Accepted
H4	<0.01	0.26	Accepted
H5	0.05	-0.81	Accepted
H6	<0.01	0.31	Accepted
H7	0.05	-0.35	Accepted

This study found that there is a significant influence of Individual, Social, and Psychosocial Workplace Perceptions on the tendency toward misuse of local government assets. The test results on the mediating parameter between Rationalization and asset misuse, as indicated by the output of the structural equation model, show a positive relationship between the two variables. The coefficient value for the relationship between rationalization and asset misuse is 0.399, and the resulting p-value is <0.01, which is statistically significant at the 10% level. This indicates that the hypothesis is accepted, meaning that rationalization has a positive effect on asset misuse; the higher the influence of rationalization, the higher the tendency for fraud in asset management.

The results of this study are consistent with several studies on rationalization, which show that rationalization influences individuals to engage in both ethical and unethical actions. The findings indicate that unethical behavior. This study is consistent with those conducted by Yusrianti et al (2020), Tarmizi dan Shieto (2021), which found that rationalization influences an individual’s tendency to misuse assets with an effect size of 0.399 and significance <0.01, indicating a very strong influence.

The second hypothesis found a significant influence of rationalization on the psychosocial work environment. The results of the parameter test between rationalization and the psychosocial work environment are presented in the structural equation model output. The results showed a negative effect. This is indicated by a coefficient value of -0.183 and a p-value of <0.05, which is significant at the 10% level. Based on these results, the hypothesis is accepted. This means that the higher a person’s level of rationalization, the poorer their psychosocial work environment will be.

The second hypothesis tested in this study suggests that rationalization (internal attribution) has a negative effect on the psychosocial work environment (external attribution). The findings of this study are consistent with those reported by Candrasekar (2011), Pitaloka et al. (2014), Sharma (2016), and Ollukkaran & Gunaseelan (2012). The research results indicate that workplace environment factors have a significant impact on employees, both in terms of negative and positive outcomes.

The third hypothesis states that the workplace environment influences asset misappropriation, and the results show a negative effect. This is indicated by a test coefficient of -0.105 and a p-value of p=0.012, which is statistically significant at the 10% level. Based on these results, it is proven that the third hypothesis indicates that the better the perception of the psychosocial work environment, the lower the tendency for individuals to commit fraud in asset management.

The results of this study are consistent with several studies on the psychosocial work environment, which indicate that aspects of the psychosocial work environment influence individuals’ ethical and unethical behavior. The findings reveal that the psychosocial work environment is a key factor in enhancing employee performance compared to the physical environment and work-life balance. These findings are also consistent with research on the psychosocial work environment conducted by Njenga (2014). Dimberg (in Johanson et al.,

1993) also states that the role of psychosocial factors in the work environment is crucial for enhancing social support and managing work situations. Research findings indicate that a positive work environment encourages employees to follow policies and procedures and act in the best interest of the organization, thereby reducing the likelihood of employee fraud (CPA Australia, 2011).

Fourth Hypothesis: The third hypothesis states that Peer Influence affects Asset Misuse; the results show a positive effect. This is indicated by a test coefficient of 0.269 and a p-value of  $p=0.001$ , which is significant at the 10% level. Based on these results, it is proven that the fourth hypothesis demonstrates that the stronger an individual's social connections, the higher their tendency to engage in fraud in asset management.

The results of this study are consistent with several studies on peer influence, which suggest that peer influence shapes an individual's beliefs or perceptions regarding their peers' actions. The findings indicate that peer influence affects individuals' decisions to engage in both ethical and unethical behavior. This study demonstrates that peer influence is a significant factor in unethical behavior. Peer influence affects an individual's tendency to misuse assets. The results of this study align with research on peer influence conducted by (Pattawe et al. (2022), Boomer et al. (1987)), which states that peer influence can also affect individual behavior regarding asset misuse.

The fifth hypothesis states that peer influence affects the psychosocial work environment; the results indicate a negative effect. This is indicated by a test coefficient of -0.081 and a p-value of  $p=0.05$ , which is significant at the 10% level. Based on these results, the fifth hypothesis is proven: the higher the peer influence, the poorer the psychosocial work environment becomes; thus, peer influence affects individuals in their decision-making.

The results of this study indicate that peer influence shapes an individual's perception of the psychosocial environment. This supports the views of previous researchers who stated that fraud can be caused by various factors—not only individual factors but also situational and organizational factors—and is contextual in nature, involving complex phenomena (Wells (2005); Fisher (2015); Krambia-Kapardis (2016)). The sixth hypothesis states that moral intensity influences the psychosocial work environment; the results show a positive effect. This is indicated by a test coefficient of 0.317 and a p-value of  $p=0.05$ , which is significant at the 10% level. Based on these results, the sixth hypothesis is supported, indicating that the higher an individual's moral intensity, the better their psychosocial work environment will be.

The results of this study indicate that situational factors can influence moral intensity and that ethical decision-making is influenced by specific moral intensity issues. These findings are consistent with research conducted by Shafer & Ketchand (2014) and Valentine & Holingworth (2012)), which state that situational factors influence moral intensity across various dimensions of moral intensity functions beyond personal and contextual environmental factors, but operate in a way that directly influences an individual's perception or decision-making tasks in urgent situations.

The seventh hypothesis states that Moral Intensity influences Asset Misuse, and the results show a negative effect. This is indicated by a test coefficient of -0.035 and a p-value of  $p=0.035$ , which is significant at the 10% level. Based on these results, it is evident that the higher an individual's perception of moral intensity, the lower the tendency toward fraud in the management of regional assets.

These findings align with research conducted by Robinson & Curtis (2012) and Heider (1958), which showed that organizational employees are more likely to report theft than financial statement fraud.

## CONCLUSION

The results of the analysis concluded that the influence of rationalization has a positive effect on asset misappropriation. This means that rationalization can influence fraudulent behavior. Rationalization has a negative effect on the psychosocial work environment. The second hypothesis indicates that the higher the influence of rationalization, the higher the

perception of the psychosocial work environment. The third hypothesis states that the influence of the psychosocial work environment has a negative effect on asset misappropriation. This hypothesis suggests that certain exceptional situational factors lead to deviant behavior. The fourth hypothesis states that the influence of peer influence has a positive effect on the tendency toward fraud. The fifth hypothesis states that peer influence has a negative effect on the tendency toward asset management fraud; the sixth hypothesis states that the intensity of moral influence has a positive effect on the psychosocial work environment; the seventh hypothesis states that the intensity of moral influence has a negative effect on the tendency toward fraud in asset management.

Based on the research conclusions, it is recommended that future research delve deeper into the motives behind an individual's engagement in fraud or asset misuse. Second, this study serves only to assess the extent to which individual, social, and work environment perceptions influence the tendency toward asset misuse.

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