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## The Influence Of Love Of Money, Machiavellianism, Turnover Intention, And Job Stress On Dysfunctional Behavior With Individual Morality As A Moderating Variable

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### ABSTRACT

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An auditor is required to be able to present relevant, accurate and timely information. When acting in the public interest, public accountants must comply with and apply all the basic principles and rules of professional ethics that apply. However, the facts show that there are still many accountants who work without being based on a professional code of ethics. The following research aims to determine the effect of love of money, Machiavellianism, turnover intention, and work stress on dysfunctional behavior with individual morality as a moderating variable. The research approach used in this study uses a quantitative research approach. The results of this study indicate that love of money has an effect on dysfunctional behavior, Machiavellianism has an effect on dysfunctional behavior, turnover intention has an effect on dysfunctional behavior, work stress has an effect on dysfunctional behavior, individual morality moderates love of money on dysfunctional behavior, individual morality does not moderate Machiavellianism on dysfunctional behavior, individual morality moderates turnover intention towards dysfunctional behavior, individual morality moderates work stress towards dysfunctional behavior.

Keywords: Love of Money, Machiavellianism, Turnover Intention, Job Stress, Dysfunctional Behavior

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### 1. INTRODUCTION

To realize good governance in Indonesia, public sector accountability needs to be implemented more often. Various studies have shown that managerial and bureaucratic inadequacies are the root causes of the economic crisis in Indonesia, therefore public sector accountability must be implemented. Oversight, control and audit are key components that contribute to the development of good governance. To achieve good governance, the government environment supervises and checks its activities. One of the reasons why good governance in government is not always maximally achieved is the unethical behavior of everyone involved. One of the problems that still exists in the government environment is corruption, which is the unethical behavior of officials or employees. The most important thing is the audit, which when carried out will result in good governance. In Indonesia there is still a lot of corruption such as in positions and sectors, according to data released by the Indonesian Corruption Watch (ICW) in 2022.

One of the professions within the government whose existence from time to time is increasingly recognized by the public is the auditor profession. The auditor profession is a trust-based profession because this profession exists because the public has expectations that they will carry out their duties by always upholding independence, integrity, honesty, and objectivity, so that auditors are required to be able to present relevant, accurate and timely

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information. present relevant, accurate, and timely information. Auditors in carrying out their profession are not only required to have competence, but are also required to carry out auditing standards and comply with the professional code of ethics.

Auditors and clients are most often at odds. The client is the business that commissions the audit and pays the auditor to do so. The client wants the best opinion for the company's financial statements. In contrast, the auditor must provide an opinion on the financial statements in accordance with Auditing Standards and the Accountants' Code of Ethics and must be independent. Auditors often exhibit dysfunctional behavior as a result of such conflicts of interest. What is meant by "dysfunctional behavior" is the auditor's behavior that is contrary to auditing standards. While many studies have examined the causes of dysfunctional behavior. The psychological literature was first introduced to the concept of "the love of money" which is a measure of a person's subjective feelings towards money, by Tang (1992). Love of money is a measure of how much a person's perception of ethics will change as a result of their love of money. According to Tang and Chiu (2003), the concepts of greed and love of money are closely related. According to Chen and Tang (Ferawati, 2016), dysfunctional behavior is directly related to the love of money relationship. Apart from the love of money trait, Machiavellian is another individual auditor trait examined in this study. Ardini (2017) examines the effect of machiavellian traits. The significance of ethics and social responsibility in decision making, in relation to the behavioral tendencies of accountants when faced with ethical dilemmas. . People with high Machiavellian traits are more likely to break the law and take advantage of circumstances for their own benefit. (Ghosh 1996).

The willingness to leave the organization with awareness and consideration is known as turnover intention Tett and Meyer, in (Setiawan & Fitri 2020). A person's intention to leave the company and look for a new job is called turnover intention Suwandi and Indriantoro, in (Fitri 2020). Malone and Robert's research, in (Fitri 2020) found evidence that reduced fear of the possibility of imposing sanctions in the event of dysfunctional behavior has a significant positive correlation between turnover intention and audit dysfunctional behavior.

On the other hand, internal factors in individuals can be influenced by pressure at work. The auditor profession is often associated with workplace stress. Erlynda (2018) found that performance and job satisfaction are influenced by job stress. by job stress. According to the study, low job stress scores can lead to a decrease in dysfunctional audit behavior, while high job stress scores can lead to an increase in dysfunctional audit behavior. The fact that individual job stress in the workplace can cause a person to feel pressure and affect their attitudes and behavior is the reason for the addition of the variable

## **2. LITERATUR REVIEW**

### **a. Fraud**

In Maghfiroh's research (2015), the Black Law Dictionary defines fraud as follows: a. Intentional actions by fraudsters, such as concealing information or making false claims to harm others; b. Careless misrepresentation, where the truth cannot be trusted and encourages others to act; c. Losses caused by misrepresentation, concealment of important facts, and careless presentation that inspires others to act negatively. The researcher came to the conclusion that intentional acts, false statements, concealment of material facts, inducing others to act, and causing harm are examples of fraud, according to the Black Law Dictionary definition. According to Kurrohman (2017), fraud is a fraudulent act or behavior committed intentionally by certain parties to benefit themselves and violate the law. The definition of fraud in this study is closely related to behavior. Then according to Saputra (2019), fraud is a deliberate act to take advantage of others, abuse their position or job, or steal resources from an organization.

### **b. Fraud Pentagon Theory**

According to Baningrum (2018), the fraud pentagon theory is a development of the fraud diamond theory by Wolfe and Hermanson and the fraud triangle theory by Cressey (1953). There are only three components in the Fraud triangle: rationalization, opportunity, and pressure. The ability to be refined was later added by Wolfe and Hermanson to the fraud diamond.

### **c. Love of money**

According to Tang (2008), love of money is a person's behavior towards money and their desires and goals for money. Several factors, including demographic factors such as gender, age, education level, socioeconomic status, and ethnic background, impact people's love of money, which varies depending on their needs. According to Fishbein and Ajzen's 1975 Theory of Reasoned Action (TRA), humans behave consciously and consider all the information they have. In TRA, a person's interest determines whether they engage in a behavior or not. Love of money, as defined by Sloan (2002), is distinguished from an individual's needs by the desire for money or greed.

A person's "needs" are not represented by their love of money; rather, their values and desires are. Value-based needs are the advantages that people want to maintain and seek. The value of a person's need, desire, or passion for money can be measured using the love of money test. According to some of the researchers above, the various definitions of love of money show that love of money is a different way of looking at money. One's desire for more money, love of money, inclination to pursue money, and ambition for money are the views here.

#### **d. Machiavellian**

Niccololo, Machavelli was a reliable philosopher as well as a politician and diplomat from Italy. In order to justify any means to achieve his goals, the name Machiavellian is associated with something negative. Niccolo says that Machiavellian is a way of thinking or believing about interpersonal relationships. As a result of this perception, there will be an attitude towards relating to others. According to Richmond (2001), the Machiavellian process is one in which manipulators receive more rewards when they manipulate, while others receive less, at least in the immediate context. According to Heny (2016), Machiavellian behavior is a personality that has a tendency to manipulate because it prioritizes personal gain, has no influence in personal relationships, ignores conventional morality, and shows low ideological commitment.

It can be concluded that Machiavellian behavior is the personality of a person who is concerned with his own interests, justifies all means to achieve goals, and ignores morality so that he has a tendency to manipulate others to achieve a goal. Compared to someone with low Machiavellian behavior, someone with high Machiavellian behavior tends to act unethically.

#### **e. Turnover intention**

According to Allen (2004), job transfer or turnover is a type of employee's desire to move to another organization or company for certain reasons. There are several types of job transfers, the most common being voluntary turnover, where an employee decides on their own to leave the company due to interest factors and current job availability opportunities. Most of the time, a company will have a problem if it only has a few high-quality workers and talented employees moving forward. The next type is involuntary turnover, where the company or organization where the employee works takes the initiative. For example, the company or organization will streamline its operations, the company's business will decline, and employee performance will be poor, necessitating termination of employment. Workers affected by the company's policies will have to look for jobs elsewhere. When a company is acquired by another company, this job transfer is usually also carried out.

#### **f. Job Stress**

Stress is an internal experience that causes a person to experience physical and mental imbalance as a result of external factors such as the environment, organization, or other people. The dynamic condition known as stress, as defined by Robbins (2010), occurs when individuals are faced with opportunities, demands, or resources related to what the individual wants, and the perceived outcome is uncertain. According to Lawrence (2007), feelings of fear, anxiety, guilt, anger, sadness, hopelessness, and boredom are particularly relevant to stress because they are only related to workplace events that constitute danger or threat.

#### **g. Dysfunctional Auditor**

Any action taken by the auditor during the audit that has the potential to reduce the quality of the audit results, either directly or indirectly, is considered dysfunctional audit behavior. Dysfunctional audit behavior, according to Donnelly et al. (2003), has direct effects such as premature sign-off and replacement or modification of audit procedures. Underreporting of time is another behavior that indirectly affects audit quality.

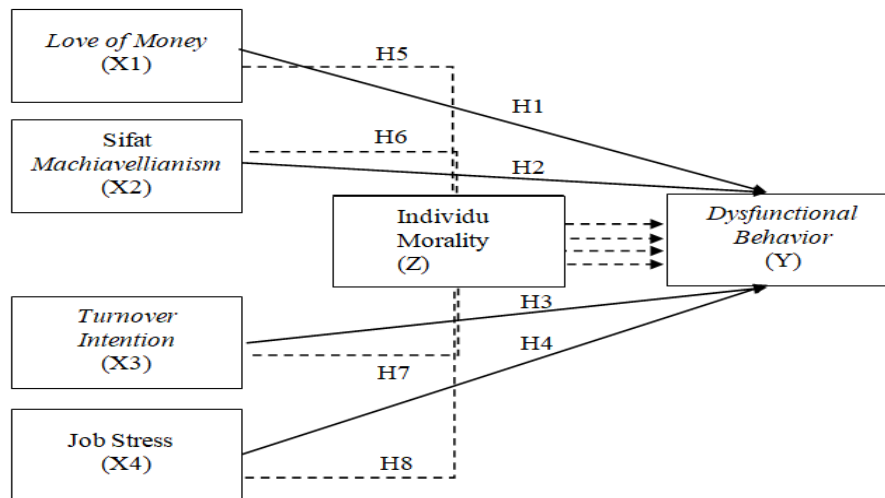
#### **h. Individual Morality**

"Moral" and morality basically mean the same thing. A moral action is an action that is either good or bad. Individual morality is the capacity to recognize the difference between right and wrong, that is, the capacity to hold ethical beliefs and act in accordance with those beliefs to drive moral behavior. Individuals as fraudsters or as individuals have needs and desires associated with them. According to Radhiah (2016), morals are traits that distinguish between good and bad behavior. Immoral people tend to act in ways that hurt others and commit fraud.

### **3. RESEARCH METHOD**

In accordance with the problems that have been described, the research approach used in this study uses a quantitative research approach. Quantitative methods can also be referred to as traditional methods, because this method has been used long enough that it has become a tradition as a method for research. According to (Sugiono, 2014) quantitative research methods are called positivistic methods because they are based on the philosophy of positivism. This method is a scientific method because it fulfills scientific rules, namely concrete / empirical,

objective, measurable and systematic. This type of research is research including quantitative research. The population used in this study are all auditors who work in one of the government-owned financial institutions in East Java. This study uses a questionnaire or questionnaire given to respondents as a data collection method.



**Figure 1**  
**Conceptual Framework**

**Hypothesis Development**

1. H1 : Love of money has a positive effect on dysfunctional behavior
2. H2 : Machiavellianism has a positive effect on dysfunctional behavior
3. H3 : Turnover intention has a positive effect on dysfunctional behavior.
4. H4 : Job Stress has a positive effect on dysfunctional behavior
5. H5 : Individual morality strengthens the influence of love of money on dysfunctional behavior.
6. H6 : Individual morality strengthens the influence of Machiavellianism
7. H7 : Individual morality strengthens the influence of turnover intention on dysfunctional behavior
8. H8 : Individual morality strengthens the influence of job stress on dysfunctional behavior

**4. RESULTS AND ANALYSIS**

**a. Descriptive Statistics**

**Table 1**  
**Descriptive Statistics Results**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
<i>Love of Money</i>	44	14.00	45.00	32.5000	6.37765
<i>Machiavellianism</i>	44	6.00	24.00	15.2045	4.26767
<i>Turnover Intention</i>	44	7.00	30.00	19.0909	4.92180
<i>Job Stress</i>	44	11.00	34.00	23.1364	5.38987
<i>Dysfunctional</i>	44	6.00	26.00	18.8864	4.13840
Individual Morality	44	5.00	22.00	14.5000	4.28898

Source: Primary data processed with statistical tests

Based on Table 1 above, it can be concluded that the number of observations (N) of the study amounted to 44. The results of descriptive statistics show that the highest overall mean value is in the Love of money variable with a value of 32.5000 and the lowest mean value is in the Individual Morality variable with a value of 3.8707.

1. In the data above, Love of Money has a minimum value of 14.00 and a maximum value of 45.00, this shows that the value of Love of Money in the research sample ranges from 14.00 to 45.00 with an average value of 32.50 while the standard deviation is 6.37765.
2. In the data above, Machiavellianism has a minimum value of 6.00 and a maximum value of 24.00, this indicates that the value of Machiavellianism in the research sample is between 6.00 and 24.00 with an average value of 15.37765. 24.00 with an average value of 15.20 while the standard deviation is 4.26767.
3. In the data above Turnover Intention has a minimum value of 7.00 and a maximum value of 30.00, this shows that the value of Turnover Intention in the research sample is in the range of 7.00 to 30.00 with an average value of 19.26767. 30.00 with an average value of 19.09 while the standard deviation is 4.92180.
4. In the data above, Job Stress has a minimum value of 11.00 and a maximum value of 34.00, this indicates that the value of Job Stress in the research sample is in the range of 11.00 to 34.00 with an average value of 23.13 while the standard deviation is 5.38987.
5. In the data above, Dysfunctional has a minimum value of 6.00 and a maximum value of 26.00, this indicates that the magnitude of the Dysfunctional value in the research sample is in the range of 6.00 to 26.00 with an average value of 18.38987. 26.00 with an average value of 18.88 while the standard deviation is 4.13840.
6. In the data above, Individual Morality has a minimum value of 5.00 and a maximum value of 22.00, this indicates that the magnitude of the Individual Morality value in the research sample is in the range of 5.00 to 22.00 with an average value of 14. 22.00 with an average value of 14.50 while the standard deviation is 4.28898.

### Validity Test

**Table 2**  
**Reliability Test**

Variable	Variable	(r-calculate)	r table	Sig	Information
<i>Love of money</i> (X1)	<b>X1.1</b>	0,331	0,2512	0	Valid
	<b>X1.2</b>	0,514	0,2512	0	Valid
	<b>X1.3</b>	0,465	0,2512	0	Valid
	<b>X1.4</b>	0,511	0,2512	0	Valid
	<b>X1.5</b>	0,635	0,2512	0	Valid
	<b>X1.6</b>	0,424	0,2512	0	Valid
	<b>X1.7</b>	0,781	0,2512	0	Valid
	<b>X1.8</b>	0,622	0,2512	0	Valid
	<b>X1.9</b>	0,594	0,2512	0	Valid
	<b>X1.10</b>	0,348	0,2512	0	Valid
<i>Machiavellianism</i> (X2)	<b>X2.1</b>	0,472	0,2512	0	Valid
	<b>X2.2</b>	0,596	0,2512	0	Valid
	<b>X2.3</b>	0,605	0,2512	0	Valid
	<b>X2.4</b>	0,740	0,2512	0	Valid
	<b>X2.5</b>	0,644	0,2512	0	Valid
	<b>X2.6</b>	0,683	0,2512	0	Valid
<i>Turnover intention</i> (X3)	<b>X3.1</b>	0,708	0,2512	0	Valid
	<b>X3.2</b>	0,576	0,2512	0	Valid
	<b>X3.3</b>	0,748	0,2512	0	Valid
	<b>X3.4</b>	0,883	0,2512	0	Valid

	<b>X3.5</b>	0,798	0,2512	0	Valid
	<b>X3.6</b>	0,607	0,2512	0	Valid
Job Stress (X4)	<b>X4.1</b>	0,506	0,2512	0	Valid
	<b>X4.2</b>	0,570	0,2512	0	Valid
	<b>X4.3</b>	0,545	0,2512	0	Valid
	<b>X4.4</b>	0,751	0,2512	0	Valid
	<b>X4.5</b>	0,576	0,2512	0	Valid
	<b>X4.6</b>	0,588	0,2512	0	Valid
	<b>X4.7</b>	0,775	0,2512	0	Valid
	<b>X4.8</b>	0,565	0,2512	0	Valid
<i>Dysfunctional Behaviour (Y)</i>	<b>Y.1</b>	0,635	0,2512	0	Valid
	<b>Y.2</b>	0,797	0,2512	0	Valid
	<b>Y.3</b>	0,797	0,2512	0	Valid

	<b>Y.4</b>	0,733	0,2512	0	Valid
	<b>Y.5</b>	0,524	0,2512	0	Valid
	<b>Y.6</b>	0,555	0,2512	0	Valid
Individual Morality (Z)	<b>Z.1</b>	0,612	0,2512	0	Valid
	<b>Z.2</b>	0,706	0,2512	0	Valid
	<b>Z.3</b>	0,813	0,2512	0	Valid
	<b>Z.4</b>	0,805	0,2512	0	Valid
	<b>Z.5</b>	0,811	0,2512	0	Valid

Based on table 2, it is known that all questions on the variable indicators of love of money (X1), Machiavellianism (X2), turnover intention (X3), job stress (X4), individual morality (Z) and dysfunctional behavior (Y) produce rcount> rtable values. Thus, the statements in the questionnaire that measure the research variables are considered valid and can be used to measure the variables studied.

### Reliability Test

**Table 3**  
**Reliability Test**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Critical Value</b>	<b>Result</b>
<i>Love of money (X1)</i>	0,702	0,6	Reliabel
<i>Machiavellianism (X2)</i>	0,685	0,6	Reliabel
<i>Turnover intention (X3)</i>	0,809	0,6	Reliabel
<i>Job Stress (X4)</i>	0,760	0,6	Reliabel
<i>Dysfunctional Behaviour (Y)</i>	0,763	0,6	Reliabel
<i>Individual Morality (Z)</i>	0,804	0,6	Reliabel

Source: SPSS summarized

Based on table 3 above, it is known that the variable love of money is 0.702, Machiavellianism is 0.685, turnover intention is 0.809, job stress is 0.760, dysfunctional behavior is 0.763 and individual morality is 0.804.

Therefore, the Cronbach's Alpha value of the research questionnaire is greater than 0.6. Consequently, the reliability of the questionnaires measuring the research variables can be established.

**b. Classic assumption test**

**1). Normality test**

**Table 4**  
**Normality test**

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		44
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.59309922
Most Extreme Differences	Absolute	.128
	Positive	.062
	Negative	-.128
Test Statistic		.128
Asymp. Sig. (2-tailed)		.069 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS Output Results

Based on the test in table 4 above, that the test results have been obtained with an asymp.sig value from the Kolmogrov Smirnov test of 0.069 (0.069 > 0.05). This shows that the residual data in the Kolmogrov Smirnov test table above is normally distributed.

**Multicollinearity Test**

**Table 5**  
**Multikolinearitas Test**  
**Coefficients<sup>a</sup>**

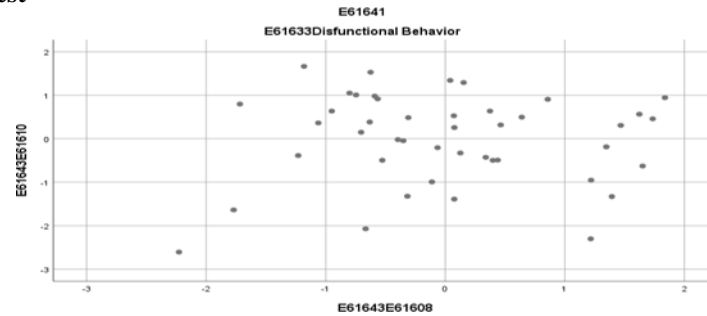
		<b>Coefficients<sup>a</sup></b>	
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	<i>Love of money</i>	.832	1.202
	<i>Machiavellianism</i>	.698	1.432
	<i>Turnover intention</i>	.734	1.362
	<i>Job Stress</i>	.838	1.193
	<i>Individual Morality</i>	.691	1.448

a. Dependent Variable: *Disfunctional Behavior*

Source: SPSS Output Results

In table 5 above, it shows the variance inflation factor (VIF) value of the love of money variable is 1.202 < 10; the value of the Machiavellianism variable is 1.432 < 10; the value of the turnover intention variable is 1.362 < 10; the value of the work stress variable is 1.193 < 10; and the value of the individual morality variable is 1.448 < 10. Thus it can be concluded that each independent variable has a value smaller than 10. Likewise for the tolerance value of the test, all variables have a value greater than 0.10. As a result, it can be concluded that the regression model used in this study lacks multicollinearity.

## Heteroscedasticity Test



Source: SPSS Output Results

Figure 2. Heterocidasticity Test Results

Based on the results of the Heterocidasticity Test in Figure 2, it is known that the points formed spread randomly, and spread both up and down the number 0 on the Y axis. The residual plot does not follow a certain pattern and is randomly distributed. So it can be concluded that there is no heteroscedasticity so that the regression model can be used..

## Autocorrelation Test

Table 6. Autocorrelation Test  
Model Summary<sup>b</sup>

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.496 <sup>a</sup>	.246	.147	3.82218	1.741
a. Predictors: (constant) Moralitas Individu, <i>Love of money</i> , Job Stress, <i>Turnover intention</i> , <i>Machiavellianism</i> .					
b. Dependent Variable: Disfunctional Behavior					

Source: SPSS Output Results

In table 6 above, the analysis data obtained with a value of 1.741 in the Durbin-Watson test can be stated as the result of the autocorrelation test. Therefore, it can be concluded that there is no autocorrelation in this study.

## Multiple Linear Regression Analysis Model 1

Table 7  
Multiple Linear Regression Analysis Model 1

Coefficient <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.141	4.582		2.679	.031
	<i>Love of money</i>	.133	.098	.206	4.970	.008
	<i>Machiavellianism</i>	.120	.155	.124	2.237	.000
	<i>Turnover intention</i>	.217	.137	.258	1.895	.000
	Job Stress	.105	.117	.137	3.189	.002
a. Dependent Variable: <i>Disfunctional Behavior</i>						

Source: SPSS Output

In table 7 above, based on the provisions of the multiple linear regression equation, namely the following formula:

$$DB = 6.141 + 0.133 (LOM) + 0.120 (SM) + 0.217 (TI) + 0.105 (SK)$$



This can be interpreted as follows using the regression equation model above:

1.  $\alpha = \text{Constant} = 6.141$   
If the independent variable is zero, the intersection of the dependent variable is represented by a constant ( $\alpha$ ). This shows that the constant is an independent variable used in the research model. The fact that the magnitude of the constant value is 6.141 indicates that the dysfunctional behavior variable is 6.141 if the independent variables of love of money, Machiavellianism, turnover intention, and job stress are equal or constant.
2. Regression coefficient for LOM (X1) = 0.133  
Significance lies in the positive regression coefficient value for the love of money (X1) variable, which is 0.133. This shows the occurrence of changes related to the dependent variable. Dysfunctional behavior (Y) increases by 0.133 if love of money (X1) increases by one unit while machiavellianism (X2), turnover intention (X3), and job stress (X4) are constant. Conversely, assuming that the variables machiavellianism (X2), turnover intention (X3), and job stress (X4) remain or are constant, the dysfunctional behavior variable (Y) will also decrease by 0.133 if the variable love of money (X1) decreases by one unit.
3. Regression coefficient for SM (X2) = 0.120  
The significance lies in the positive regression coefficient for the Machiavellian variable (X2), which is 0.120. This indicates a change related to the dependent variable. Dysfunctional behavior (Y) increases by 0.120 if Machiavellianism (X2) increases by one unit while love of money (X1), turnover intention (X3), and job stress (X4) remain constant. Conversely, assuming the variables of love of money (X1), turnover intention (X3), and job stress (X4) remain fixed or constant, the dysfunctional behavior variable (Y) will decrease by 0.120 if the Machiavellianism variable (X2) decreases by one unit.
4. Regression coefficient for IT (X3) = 0.217  
The significance lies in the positive regression coefficient for the turnover intention variable (X3), which is 0.217. This indicates a change related to the dependent variable. Dysfunctional behavior (Y) increases by 0.217 if turnover intention (X3) increases by one unit while love of money (X1), Machiavellianism (X2), and job stress (X4) are constant. Conversely, assuming the variable love of money (X1), Machiavellianism (X2), and work stress (X4) are fixed or constant, a one-unit decrease in turnover intention (X3) will result in a decrease in dysfunctional behavior (Y) of 0.217.
5. Regression coefficient for SK (X4) = 0.105  
Significance lies in the magnitude of the positive regression coefficient for the work stress variable (X4), which is 0.105. This shows that there is a change related to the dependent variable (Y) of 0.105. If job stress (X4) increases by one unit while love of money (X1), Machiavellianism (X2), and turnover intention (X3) remain constant. Conversely, assuming the variables of love of money (X1), Machiavellianism (X2), and turnover intention (X3) are fixed or constant, there will be a decrease in the dysfunctional behavior variable (Y) by 0.105 if the work stress variable (X4) decreases by one unit.

#### Determination Coefficient Test Model 1

The coefficient of determination ( $R^2$ ) is used to measure how far the model's ability to explain variations in the dependent variable. The results of the analysis using the SPSS program, the  $R^2$  results are shown in the following table:

**Table 8**  
**T test calculation result**  
**Coefficients<sup>a</sup>**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 <sup>a</sup>	.644	.071	3.98880
a. Predictors: (Constant), Stress Kerja*Moralitas Individu, <i>Love of money</i> , <i>Machiavellianism</i> , <i>Turnover intention</i> , Stress Kerja, <i>Love of money</i> *Moralitas Individu, <i>Machiavellianism</i> *Moralitas Individu, <i>Turnover intention</i> *Moralitas Individu				

Source: SPSS Output

Table 8 shows that the R2 table value is obtained as 0.644 or 64.4% based on the results. Therefore, the R2 table value is considered positive, indicating a very strong relationship between the independent variable and the dependent variable as it is greater than.

### F Test (Anova Test) Model 1

The F test was conducted to show the simultaneous influence between the independent variables on the dependent variable. This test can be used to determine whether this research model is declared a fit model or a feasible model. The results of the analysis using the SPSS program, the Anova Test results are shown in the following table:

**Table 9**  
**Result Goodness of Fit (F Test ) Model 1**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Significance
1	Regression	181.286	5	36.257	7.482	.000 <sup>b</sup>
	Residual	555.146	38	14.609		
	Total	736.432	43			
a. Dependent Variable: Disfunctional Behavior						
b. Predictors: (constant) Individual Morality, Love of Money, Job Stress, Turnover Intention, Machiavellianism...						

Source: SPSS Output Results

Based on the table, it can be seen that the F value is 7.482 with a Sig level. 0.000 or <0.05. So it can be concluded that the independent variable (Individual Morality, Love of Money, Job Stress, Turnover Intention, Machiavellianism) affects the dependent variable (Disfunctional Behavior).

### Hypothesis Test (T Test) Model 1

This test is conducted to determine the significant level of influence of the independent variable partially on the dependent variable. For partial hypothesis testing, it can be done by comparing the tcount value with the ttable. If tcount is greater than ttable, it means that there is a strong reason for hypothesis one (H1) to be accepted and reject the null hypothesis (H0), and vice versa. In addition, it can also use a significant test. Provided that if the significant value is more than alpha 0.05, it means that there is a reason for hypothesis one (H1) to be accepted and reject the null hypothesis (H0), and vice versa. The results of the t test hypothesis test analysis using the SPSS program, the results are shown in the following table:

**Table 10**  
**T Test Model I**

Coefficients <sup>a</sup>			
Model		t	Significance
1	(Constant)	2.679	.031
	<i>Love of money</i>	4.970	.008
	<i>Machiavellianism</i>	2.237	.000
	<i>Turnover intention</i>	1.895	.000
	Job Stress	3.189	.002
a. Dependent Variable: <i>Disfunctional Behaviour</i>			

Source: SPSS Output Results

and a significant value (0.008 0.05) indicates that the dependent variable dysfunctional behavior (Y) partially. The results of the partial hypothesis test (t test) for each independent variable on the dependent variable, based on the analysis in table 10 above, the following results were obtained:

With a t table of 1.68595 and a confidence level of 5% (= 0.05), degrees of freedom k = 6, and df2 = n-k (44-6 = 38), it can be described as follows:

1. The results of research on the effect of Love of money on Dysfunctional Behavior The tcount value is 4.970, and the ttable value is 1.68595. Then, the tcount ttable (4.970 > 1.68595) is partially influenced by the independent variable love of money (X1). So it can be concluded or in other words the first hypothesis is accepted.  
H1 : Love of money affects Dysfunctional Behavior.
2. The results of research on the effect of Machiavellianism on Dysfunctional Behavior. The tcount value is 2.237, and the ttable value is 1.68595. If tcount > ttable (2.237 > 1.68595) and has a significant value (0.000 0.05), this indicates that the dependent variable dysfunctional behavior (Y) is partially influenced by the independent variable Machiavellianism (X2). So it can be concluded or in other words the second hypothesis is accepted.  
H2 : Machiavellianism has an effect on dysfunctional behavior.
3. The results of research on the effect of Turnover intention on Dysfunctional Behavior. The ttable value is 1.68595, and the tcount value is 1.895. Therefore, if tcount > ttable (1.895 > 1.68595) and has a significant value (0.000 0.05) indicates that the independent variable turnover intention (X3) partially affects the dependent variable dysfunctional behavior (Y). So it can be concluded or in other words the third hypothesis is accepted.  
H3 : Turnover intention affects dysfunctional behavior.
4. Research results on the effect of Job Stress on Dysfunctional Behavior. The value of tcount is 3.189, and the value of ttable is 1.68595. Thus, tcount > ttable (3.189 > 1.68595) and a significant value (0.000 0.05) indicate that the dependent variable, dysfunctional behavior (Y), is partially influenced by the independent variable, Job Stress (X4). So it can be concluded or in other words the fourth hypothesis is accepted.  
H4 : Job stress affects Dysfunctional Behavior.

## Model 2 Testing

### Moderated Regression Analysis Model 2

This moderation regression analysis is to determine whether the moderating variable, namely individual morality (MI), will strengthen or weaken the relationship between the independent variable y and the dependent. The results of moderation regression analysis using the SPSS program, the results are shown in the following table:

**Table 11**  
**MRA Model II**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.835	5.091		1.950	.049
Love of Money	.002	.237	.003	.009	.993
Machiavellianism	.537	.524	.554	1.026	.312
Turnover Intention	-.064	.552	-.076	-.116	.908
Job Stress	.426	.537	.555	.793	.433
Love of Money* Individual Morality	.118	.015	.306	3.535	.006
Machiavellianism* Individual Morality	.125	.032	.634	-.779	.441
Turnover Intention* Individual Morality	.121	.038	.566	2.546	.000
Job Stress* Individual Morality	.320	.033	.655	4.594	.000
a. Dependent Variable: Disfunctional Behavior					

Source: SPSS Output Results

The results of data analysis in table 11 above, it can be seen that the MRA Equation model is as follows:

$$DB = 4.835 + 0.002 (LOM) + 0.537 (SM) - 0.064 (TI) + 0.426 (SK) + 0.118 (LOM*MI) + 0.125 (SM*MI) + 0.121 (TI*MI) + 0.320 (SK*MI) + e$$

1. Regression coefficient for LOM\*MI = 0.118  
The variable love of money (X1) has a positive regression coefficient with a coefficient value of 0.192. Dysfunctional behavior (Y) increases by 0.192 if love of money (X1) increases by one unit while machiavellianism (X2), turnover intention (X3), and job stress remain constant. Then the combined variable of love of money (X1) and individual morality (Z) has a coefficient  $\beta = 0.118$ , indicating that if there is an increase, it will increase the value of the dysfunctional behavior variable by 0.118.
2. Regression coefficient for SM\*MI = 0.125  
The Machiavellian variable (X2) has a positive regression coefficient, and the coefficient of determination is 0.537. Dysfunctional behavior (Y) increases by 0.537 if Machiavellianism (X2) increases by one unit while love of money (X1), turnover intention (X3), and job stress (X4) remain constant. Then the combined variable of Machiavellianism (X2) and individual morality (Z) has a coefficient  $\beta = 0.125$ , indicating that if there is an increase, it will increase the value of the dysfunctional behavior variable by 0.125.
3. Regression coefficient for TI\*MI = 0.121  
The turnover intention variable (X3) has a positive regression coefficient, and the coefficient value is 0.064. Dysfunctional behavior (Y) increases by 0.064 if turnover intention (X3) increases by one unit while love of money (X1), Machiavellianism (X2), and job stress (X4) remain constant. Then the combined variable of turnover intention (X3) and individual morality (Z) has a coefficient  $\beta = 0.121$ , indicating that if there is an increase, it will increase the value of the dysfunctional behavior variable by 0.121.
4. Regression coefficient for SK\*MI = 0.320  
the value of the regression coefficient for the work stress variable (X4) is 0.426 and has a positive regression coefficient. Dysfunctional behavior (Y) increases by 0.426 if work stress (X4) increases by one unit while love of money (X1), Machiavellianism (X2), and turnover intention (X3) remain. Then the combined variable of work stress (X4) and individual morality (Z) has a coefficient  $\beta = 0.320$ , indicating that if there is an increase, it will increase the value of the dysfunctional behavior variable by 0.320.

### Model 2 Determination Coefficient Test

The coefficient of determination (R<sup>2</sup>) is used to measure how far the model's ability to explain variations in the dependent variable. The results of the analysis using the SPSS program, the R<sup>2</sup> results are shown in the following table:

**Table 12**  
**Determination Coefficient Model 2**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 <sup>a</sup>	.644	.071	3.98880
a. Predictors: (Constant), Job Stress *individual Morality, <i>Love of money</i> , <i>Machiavellianism</i> , <i>Turnover intention</i> , Job Stress, <i>Love of money</i> *Moralitas Individu, <i>Machiavellianism</i> * morality individual, <i>Turnover intention</i> *Morality Individual				

Source: SPSS Output Results

Table 12 shows that the R<sup>2</sup> table value is obtained as 0.644 or 64.4% based on the results. Therefore, the R<sup>2</sup> table value is considered positive, indicating a very strong relationship between the independent variable and the dependent variable because it ranges from 0 to 1. The range of R<sup>2</sup> values is between 0 and 1 ( $0 \leq R^2 \leq 1$ ).

### F Test (Anova Test) Model 2

The F test was conducted to show the simultaneous influence between the independent variables on the dependent variable. This test can be used to determine whether this research model is declared a fit model or a feasible model. Hasik analysis using the SPSS program, the Anova Test results are shown in the following table:

**Table 13**  
**Test Goodness of Fit ( F Test ) Model 2**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Significance
1	Regression	181.286	5	36.257	7.482	.000 <sup>b</sup>
	Residual	555.146	38	14.609		
	Total	736.432	43			
a. Dependent Variable: Disfunctional Behavior						
b. Predictors: (constant) morality individual, Love of Money, Job Stress , Turnover Intention, Machiavellianism...						

Source: SPSS Output Results

Based on the table, it can be seen that the F value is 7.482 with a Sig level. 0.000 or <0.05. So it can be concluded that the independent variable (Individual Morality, Love of Money, Job Stress, Turnover Intention, Machiavellianism) affects the dependent variable (Disfunctional Behavior).

### Hypothesis Test (T Test) Model 2

The results of the t test hypothesis test analysis using the SPSS program, the results are shown in the following table:

**Tabel 14**  
**T Test Model 2**

Coefficients <sup>a</sup>			
Model		t	Sig.
1	(Constant)	1.950	.049
	<i>Love of money</i>	.009	.993
	<i>Machiavellianism</i>	1.026	.312
	<i>Turnover intention</i>	.116	.908
	<i>Job Stress</i>	.793	.433
	<i>Love of money</i> * Individual Morality	3.535	.006
	<i>Machiavellianism</i> *Individual Morality	-.779	.441
	<i>Turnover intention</i> * Individual Morality	2.546	.000
	<i>Job Stress</i> * Individual Morality	4.594	.000
a. Dependent Variable: Disfunctional Behavior			

Source: SPSS Output Results

With a t table of 1.68595 and a confidence level of 5% (=0.05), degrees of freedom k = 4, and df2 = n-k (44-6 = 38), it can be concluded as follows:

1. The results of research on the effect of love of money on dysfunctional behavior Dysfunctional Behavior moderated by Individual Morality

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It can be seen that the interaction between love of money on dysfunctional behavior is shown by the tcount score of 3.535 but the ttable is 1.68595. Then  $t_{hitung} > t_{tabel}$  ( $3.535 > 1.68595$ ) with a significance value ( $0.006 < 0.05$ ) it can be concluded that individual morality can strengthen the influence of love of money on dysfunctional behavior or in other words, the independent variable, namely love of money (X1), has an effect on the dependent variable, namely dysfunctional behavior (Y) with individual morality as a mediator variable. individual morality as a mediator variable. So it can be concluded or in other words the fifth hypothesis is accepted.

H5 : Love of money affects Dysfunctional Behavior with individual morality as a moderating variable.

2. The results of research on the effect of Machiavellianism on dysfunctional behavior. Dysfunctional Behavior moderated by Individual Morality

It can be seen that the interaction between Machiavellianism and dysfunctional behavior is shown by the tcount score of -0.779 but the t table is 1.68595. So  $t_{hitung} < t_{tabel}$  ( $-0.779 < 1.68595$ ) with a significance value ( $0.441 > 0.05$ ) it can be concluded that individual morality cannot strengthen the effect of machiavellianism on dysfunctional behavior or in other words the independent variable, namely machiavellianism (X2), has an effect on the dependent variable, namely dysfunctional behavior (Y) by not using individual morality as a mediator variable. So it can be concluded or in other words the sixth hypothesis is rejected.

H6 : Machiavellianism has no effect on dysfunctional behavior with individual morality as a moderating variable.

3. The results of research on the effect of turnover intention on dysfunctional behavior Dysfunctional Behavior moderated by Individual Morality

It can be seen that the interaction between turnover intention and dysfunctional behavior is shown by the tcount score of 2.546 but the t table is 1.68595. Then the  $t_{hitung} > t_{tabel}$  ( $2.546 > 1.68595$ ) with a significance value ( $0.000 < 0.000$ ).

significance ( $0.000 < 0.05$ ), it can be concluded that individual morality can strengthen the effect of turnover intention on dysfunctional behavior or in other words, the independent variable, namely turnover intention (X3), has an effect on the dependent variable, namely dysfunctional behavior (Y) with individual morality as a mediator variable. So it can be concluded or in other words the seventh hypothesis is accepted.

H7 : Turnover intention affects dysfunctional behavior with individual morality as a moderating variable.

4. Research results The effect of Job Stress on Dysfunctional Behavior moderated by Individual Morality

It can be seen that the interaction between job stress and dysfunctional behavior is shown by the tcount score of 4.594 but the t table is 1.68595. So  $t_{hitung} > t_{tabel}$  ( $4.594 > 1.68595$ ) with a significant value ( $0.000 < 0.05$ ) it can be concluded that individual morality can strengthen the effect of job stress on dysfunctional behavior or in other words, the independent variable, namely job stress (X4), has an effect on the dependent variable, namely dysfunctional behavior (Y) with individual morality as a mediator variable. So it can be concluded or in other words that the eighth hypothesis is accepted.

H8 : Job stress has no effect on dysfunctional behavior with individual morality as a moderating variable.

## Discussion of Research Results

### a. Effect of Love of money on Dysfunctional Behavior

Based on the results of data analysis by looking at the significance value of love of money on dysfunctional behavior of 0.008 which is smaller than 0.05. This shows that the variable love of money has an effect on dysfunctional behavior, which means that the hypothesis is accepted, where love of money has a positive effect on dysfunctional behavior. This shows that if an auditor has a tendency to love money, it will increase dysfunctional behavior. Someone who has a love of excessive money will have the mindset that money is the most meaningful thing and make it a measure of success that can make a person motivated.

### b. The Effect of Machiavellianism on Dysfunctional Behavior)

Based on the results of data analysis by looking at the significance value of Machiavellianism on dysfunctional behavior of 0.000 which is smaller than 0.05. This shows that the nature of machiavellianism possessed by an individual can affect a person's behavior in an organization, individuals who justify all means to achieve what they want, have a way to influence others. Individuals who have this trait tend to lie easily, and tend to be more manipulative. The higher the Machiavellianism, the higher the dysfunctional level. Shows that sourced from expectancy theory which says if thoughts or assumptions regarding ties between individuals will create a character that underlies actions in relation to others. actions in relation to others. Thus, in personal ties, a person who has a large Machiavellian level will lack affection in personal ties, neglect norms, disobey rules and lead to manipulation. Therefore, it causes a person to have a tendency to act violently, norms and morals are small which makes a person's perception lower.

**c. Effect of Turnover intention on dysfunctional Behavior**

Based on the significance value of turnover intention on dysfunctional behavior of 0.000, smaller than 0.05 ( $0.000 < 0.05$ ), as determined by data analysis research, shows that turnover intention affects dysfunctional behavior. This shows that the higher turnover intention can lead to increased dysfunctional behavior. Turnover Intention or the desire to change organizations (work) is the level at which a person has the desire to leave his institution or voluntarily resign from his job. It is more likely to commit irregularities that will affect auditors in changing agencies. Individuals who are considered to want to leave their jobs are considered not to care about the impact that will result. Because they are only looking for ways to get out or resign from their jobs.

**d. The Effect of Job Stress on Dysfunctional Behavior**

Based on the significance value of job stress on dysfunctional behavior is 0.000, or less than 0.05 ( $0.002 < 0.05$ ), as determined by data analysis research, indicating that job stress affects dysfunctional behavior. This shows that higher job stress can lead to increased dysfunctional behavior. The potential for work stress to arise comes from many sources including organizational factors, one of which is the cause of stress, pressure to avoid mistakes or complete tasks in a tight time, excessive workload, bosses who are always demanding and insensitive and unpleasant coworkers (Robbins and Judge, 2008) The results of this study are also in line with research conducted by Anggaraeni (2018) with the title of the effect of work stress on audit dysfunctional behavior with big five personality as a moderating variable that auditors with high work stress tend to commit fraud during audits.

**e. The Effect of Love of money on Dysfunctional Behavior with Individual Morality as a Moderating Variable.**

Based on the significance value of the effect of love of money on dysfunctional behavior based on the findings of data analysis with moderation of individual morality of 0.006 smaller than 0.05 ( $0.000 < 0.05$ ) proves that love of money has an effect on dysfunctional behavior moderated by individual morality This shows that greed and love of money are closely related. Ariyanto (2020) defines love of money as a person's attitude towards money. According to Pemayun & Budiasih (2018), someone with a high love of money is more likely to value everything with money. People who have a strong attachment to money will place a high value on money in every aspect of their lives. People who have a greater desire to fulfill their needs and love money more tend to act unethically, and vice versa. The higher the level of love of money, the higher the perception of deviance. Because individual morality is the capacity to recognize what is right and wrong, as well as to hold ethical beliefs and act accordingly. ethical beliefs and act accordingly, a lack of individual morality is thought to be accompanied by an increase in the love of money trait.

**f. The Effect of Machiavellianism on Dysfunctional Behavior with Individual Morality as a Moderating Variable.**

Based on the significance value of Machiavellianism on dysfunctional behavior based on the findings of data analysis with moderation from individual morality of 0.441 greater than 0.05 ( $0.441 > 0.05$ ) proves that individual morality is not able to moderate the influence of Machiavellianism on dysfunctional behavior. Since individual morality is the capacity to understand what is right and wrong, that is, to hold ethical beliefs and act accordingly, it is hypothesized that individuals who lack individual morality exhibit more Machiavellian traits.

**g. The Effect of Turnover intention on Dysfunctional Behavior with Individual Morality as a Moderating Variable.**

Based on the significance value of individual morality can affect turnover intention on dysfunctional behavior based on the results of research data analysis by looking at the significance value of turnover intention on dysfunctional behavior with individual morality as a moderating variable of 0.000 less than 0.05 ( $0.000 < 0.05$ ).

**h. The Effect of Job Stress on Dysfunctional Behavior with Individual Morality as a Moderating Variable.**

Based on the results of data analysis by observing the significance value of job stress on dysfunctional behavior with individual morality as a moderating variable of 0.000 smaller than 0.05. Based on the findings of this study, it shows that individual morality can influence job stress on dysfunctional behavior.

## 5. CONCLUSION

Based on the data analysis and discussion that has been carried out in the previous chapter, the results of this study can be concluded as follows:

1. The results of testing the first hypothesis (H1), namely Love of money has an effect on dysfunctional behavior.

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2. The results of testing the second hypothesis (H2) Machiavellianism affects dysfunctional behavior.
  3. The results of testing the third hypothesis (H3) Turnover intention affects dysfunctional behavior.
  4. The results of testing the fourth hypothesis (H4) Job stress affects dysfunctional behavior. dysfunctional behavior.
  5. The results of testing the fifth hypothesis (H5) Individual Morality moderates love of money on dysfunctional behavior.
  6. The results of testing the sixth hypothesis (H6) Individual Morality does not moderate machiavellianism on dysfunctional behavior.
  7. The results of testing the seventh hypothesis (H7) Individual Morality moderates turnover intention on dysfunctional behavior.
  8. The results of testing the eighth hypothesis (H8) Individual Morality moderates job stress on dysfunctional behavior.

### Limitations

The number of respondents in this study is still relatively small, so it is hoped that further research can increase the number of respondents to obtain more accurate data, and This research was only conducted at one auditor's office, so it is hoped that further research will expand other auditor offices.

### Suggestion

1. It is recommended that the leadership of the one of the government-owned financial institutions Representative is advised to pay deeper attention to ethical traits, such as being honest in doing anything that can harm others, and not arbitrarily making changes that are not in accordance with the code of ethics. And auditors must avoid unethical traits and behavior because an accountant and auditor is a workforce that relies on public trust.
2. For further researchers, research should be better if it does not only use questionnaires but is complemented by interview techniques or other methods in order to obtain more valid data and in accordance with actual reality.

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