

Unraveling the Impact of Individual Morality, Arrogance, and Greed on the Risk of Fraud in Government Procurement: Perspectives from Local Governments in South Kalimantan

Alfian Misran

{alfian@ulm.ac.id}

Universitas Lambung Mangkurat, Jl. Hassan Basry, Kayu Tangi, Banjarmasin

Abstract. The objective of this research is to investigate the impact of individual moral values, arrogance, and greed on the risk of fraudulent activities within government procurement of goods and services. The study involved 99 state civil servants employed by the local government in South Kalimantan Province, who actively participated in the government procurement process. The research employed a quantitative analysis technique utilizing a multiple linear regression approach. The findings of this study demonstrate a significant correlation between individual morality, arrogance, and greed, and the risk of fraudulent acts in government procurement of goods and services. These results provide empirical support for the Theory of Moral Development, the Pentagon Fraud Theory, and the Gone Theory, emphasizing the psychological and ethical factors crucial for understanding and addressing fraud in public procurement. Beyond theory, the study recommends practical measures, stressing the importance of ethical education, policy reinforcement, and an integrity-centric organizational culture.

Keywords: Individual Morality, Arrogance, Greed, Risk of Fraudulent Activities, Government Procurement.

1 Introduction

The procurement of goods and services by local governments stands as a critical linchpin in Indonesia's economic development and fiscal management. Yet, this pivotal sector remains vulnerable to the insidious grip of fraudulent practices, casting shadows on both the state's welfare and societal equilibrium. The pressing prevalence of fraudulent activities within the local government procurement landscape underscores the compelling urgency to fathom the underpinnings of such actions.

In a comprehensive survey undertaken by the Corruption Eradication Commission of the Republic of Indonesia (KPK RI) [1] in 2022, disconcerting revelations emerged concerning the extent of fraud in local government procurement. Astonishingly, the data unveiled a staggering

43% of total goods and services procurement within local governments being tainted by fraud or procedural transgressions. From 2019 to early 2022, the Financial and Development Supervisory Agency (BPKP) of South Kalimantan Province assisted law enforcement in calculating state financial losses amounting to IDR 42 billion. This was done through 35 instances of the State Financial Loss Calculation Audit (PKKN) [2]. In the past four years, there have been three former regents detained. Abdul Latif, the former Regent of Hulu Sungai Tengah, received a commitment fee related to the procurement of goods and services within the HST Regency in 2017, amounting to 7.5 percent or approximately IDR 3.6 billion. Subsequently, former Regent of Hulu Sungai Utara, Abdul Wahid, was detained by the Corruption Eradication Commission (KPK) in connection with alleged bribery and gratification related to projects in his region. He received commitment fees from several other projects through intermediaries in the PUPRP Office of HSU Regency, totaling approximately IDR 4.6 billion in 2019, around IDR 12 billion in 2020, and about IDR 1.8 billion in 2021. Former Regent of Tanah Bumbu, Mardani Maming, received bribes exceeding IDR 104.3 billion over 7 years for the approval of Mining Business Operation and Production Licenses (IUP OP). [3] These alarming statistics paint an unsettling tableau of the prevailing state of local government procurement practices in Indonesia and in South Kalimantan as well.

[4] empirical exploration in 2019 cast illuminating insights onto the intricate web of factors driving fraudulent behaviors within local government procurement. Of paramount significance is the facet of individual morality. In its essence, individual morality encompasses the intricate tapestry of an individual's beliefs, values, and ethical moorings when confronted with moral dilemmas. Within the nuanced realm of local government procurement, individual morality emerges as a fulcrum shaping proclivities toward fraudulent activities.

In a parallel vein, [5] pioneering research in 2018 spotlighted arrogance as an unequivocal factor amplifying the likelihood of fraudulent practices within government procurement. The study elegantly demonstrated that individuals manifesting an arrogant demeanor exhibit a proclivity to cavalierly sidestep societal norms, thus placing personal gains above the tenets of ethics and accountability.

Simultaneously, the scholarly inquiry undertaken by [6] in 2020 meticulously unearthed the corrosive role of greed as a driving impetus behind fraudulent actions in local government procurement in Indonesia. Their comprehensive findings laid bare the intricate interplay between greed, erosion of individual integrity, and the ensuing manifestation of fraudulent behaviors encompassing corruption and manipulation throughout the procurement continuum.

Confronted with the gravity of the fraud conundrum encroaching upon Indonesia's local government procurement domain and cognizant of the imperative to fathom the causative mechanisms, this research endeavors to meticulously analyze the intricate nexus between individual morality, arrogance, greed, and the specter of fraud. This analytical journey seeks to not only distill a profound comprehension of these dynamic variables but also to furnish potent countermeasures to mitigate and preclude fraudulent practices within the ambit of local government procurement. In this noble quest, the aspiration is to engender a governance framework that resonates with transparency, accountability, and an unswerving commitment to integrity. Through this scholarly contribution, the study aims to enrich existing research by proffering a holistic vista into the fusion of individual morality, arrogance, greed, and their

collective impact on the labyrinthine tapestry of fraud within local government procurement in Indonesia's South Kalimantan province.

2 Literature Review

2.1 The Nature of Fraudulent Behavior in Government Procurement

Fraudulent behavior, a form of criminal deception aimed at financial gain [7], is pervasive across contexts, including government procurement. This issue affects both public and private entities, highlighting the need for a comprehensive understanding and preventive measures within procurement processes. Fraudulent actions undermine the integrity and effectiveness of these processes. Thus, government procurement, a crucial process, requires adherence to transparency and accountability principles. Factors such as individual morality, arrogance, and greed contribute to fraudulent behavior within this context, underscoring the necessity of understanding them for effective prevention measures.

2.2 The Role of Individual Morality in Preventing Fraudulent Behavior

In the realm of government procurement, individual morality, which is the ability to differentiate between right and wrong based on ethical beliefs, plays a vital role. [8] Individuals with strong moral foundations are less prone to deviant behavior [9]. Their ethical principles guide them away from unethical actions. This notion aligns with [10], who suggest that robust individual morality acts as a defense against fraudulent tendencies. Those with higher moral standards prioritize broader ethical considerations over personal or organizational interests. This role of individual morality is crucial in understanding and mitigating fraudulent behavior in government procurement.

2.3 The Influence of Arrogance on Unethical Conduct

Arrogance, characterized by a sense of superiority and disregard for rules, emerges as another influential factor in fraudulent actions [11]. Arrogant individuals may feel exempt from internal controls, leading to unethical behavior. [12] links arrogance to fraud, suggesting it can lead to circumventing regulations. [13] support this connection, highlighting arrogance's role in fostering fraudulent conduct. In government procurement, arrogance correlates with disregarding societal norms for personal gain [14]. Arrogance, driven by entitlement and a desire for recognition, aligns with narcissism and encourages unethical behavior [15]. Therefore, arrogance is a predisposition for unethical actions in procurement processes.

2.4 The Role of Greed in Driving Fraudulent Behavior

Greed, an insatiable desire for material gain, significantly contributes to fraudulent behavior [7]. It motivates individuals to pursue personal gain regardless of ethics. Research by [16], [17], [18], and [19] consistently demonstrates the strong link between greed and fraudulent tendencies. Uncontrolled pursuit of wealth makes individuals susceptible to ethically questionable actions, particularly when facing tempting situations [20]. In government procurement, greed compromises integrity and increases corrupt practices [6]. This aligns with [21], who characterize greed as a driving force for excessive material pursuit. Greed is thus a significant contributor to fraudulent behavior in procurement.

2.5 Government Procurement of Goods and Services

Government procurement involves acquiring commodities, services, or contracts to meet public needs, support programs, develop infrastructure, and manage finances. Transparency, accountability, efficiency, and equity are foundational principles upheld by legal frameworks like Law Number 14 of 2008 [22], Presidential Regulation Number 16 of 2018 [23], and Presidential Regulation Number 80 of 2019 [24], which addresses electronic procurement. These regulations emphasize equitable information access and governance principles to enhance procurement efficacy. Presidential Regulation Number 80 of 2019 [24], particularly focusing on electronic procurement, modernizes the process to promote efficiency, competitiveness, and fraud mitigation. This aligns with the goal of fostering transparency, accountability, and integrity in Indonesia's public procurement.

The interplay of individual morality, arrogance, and greed significantly shapes fraudulent behavior in government procurement. While individual morality deters such behavior, arrogance and greed weaken ethical inhibitions, increasing the likelihood of fraud. Understanding these factors is crucial for developing effective strategies to prevent fraudulent behavior and foster ethical conduct in government procurement of goods and services.

3 Conceptual Framework and Hypotheses

3.1 The Relationship between Individual Morality and Fraudulent Behavior in Local Government Procurement of Goods and Services

According to [25], individuals tend to choose behavior that maximizes rational gains. In this context, individuals with higher levels of morality are more likely to engage in ethically sound actions. They believe that ethical behavior yields more favorable outcomes in the long run.

Kohlberg's theory of moral development [26] provides insights into how individuals progress through various stages of moral reasoning. Individuals with higher moral standards are likely to have reached advanced stages of moral development. This suggests that those with strong morality are inclined towards ethical behavior and are averse to engaging in fraudulent activities.

The approach of values and social norms, as elucidated by [27], indicates that individuals are influenced by prevalent norms and societal values. Individuals with higher morality are more likely to internalize these ethical norms and align their behavior accordingly.

The concepts of reward and punishment from human behavior theory are also applicable in this context. [28], posit that individuals with higher morality are more prone to avoiding negative consequences, such as social censure or legal ramifications, which may arise from unethical behavior or fraud.

Understanding the relationship between individual morality and fraudulent behavior in local government procurement of goods and services is imperative for preventing and addressing unethical practices. By amalgamating insights from the literature review and summarizing them within a conceptual framework, we can elucidate the impact of individual morality on behavioral choices in a more coherent and comprehensive manner. Thus, the first hypothesis of this study is as follows:

Hypothesis 1 (H1): *The level of individual morality influences the propensity for fraudulent behavior in local government procurement of goods and services, with individuals exhibiting higher morality being more inclined to abstain from fraudulent activities and to make ethically informed decisions.*

3.2 The Relationship between Arrogance and Fraudulent Behavior in Local Government Procurement of Goods and Services

According to [26], an individual's perception of the alignment of actions with moral values influences ethical or unethical behavior. Individuals exhibiting arrogance are more likely to disregard ethical and moral principles in certain situations. adds that the ability to control impulses and make long-term decisions influences behavior. Individuals with arrogant tendencies may have less self-control, prioritizing personal desires without considering long-term consequences, including engaging in fraudulent activities.

In the perspective of individuals tend to make decisions based on readily accessible information in their minds. Those with arrogance may hold a positive self-image, leading them to underestimate rules or ethical considerations that impede their goals, even in the realm of procurement of goods and services. [29] emphasizes the significance of perception of organizational justice. Arrogance may drive fraudulent actions as a means of retaliation or compensation for the belief that they are entitled to more benefits.

Concepts of social norms and beliefs are also intertwined with arrogant behavior and fraudulent actions. Bicchieri [30], demonstrates that individuals displaying arrogance are inclined to disregard social norms and are more likely to commit fraud if they believe they can evade detection or punishment.

As our understanding of factors influencing fraudulent behavior evolves, [31] developed the Fraud Pentagon theory. This theory underscores five factors motivating fraudulent actions, including arrogance. [31] defines arrogance as a sense of superiority or greed that propels perpetrators to believe that rules and procedures do not apply to them. Studies by [32] indicate that arrogance can be measured by examining CEO characteristics, such as the presence of politicians in the CEO role, the frequency of CEO appearances, autocratic leadership style, and the presence of a CEO who is also a board member in the same company. Based on the reviewed concepts and research, second hypothesis is formulated as follows:

Hypothesis 2 (H2): *High levels of arrogance in individuals involved in local government procurement of goods and services influence the occurrence of fraudulent activities in the procurement process.*

3.3 The Relationship between Greed and Fraudulent Behavior in Local Government Procurement of Goods and Services

Greed, often defined as an insatiable desire for material gain, serves as a significant motivator that drives individuals to pursue personal benefits, often at the expense of ethical considerations [7]. Prior research conducted by [16], [17], [18], and [19] consistently underscores the robust connection between greed and the propensity for fraudulent behavior. [20] further elaborate on

this relationship, explaining that individuals driven by uncontrolled greed are particularly prone to engaging in ethically questionable actions, especially when confronted with tempting situations.

The procurement processes within local government entities often involve substantial financial transactions and the allocation of valuable resources. This context provides a fertile ground for the examination of the influence of greed on fraudulent conduct. To understand and hypothesize the relationship between greed and fraudulent behavior in the procurement of goods and services by local government entities, it is crucial to integrate various perspectives from the literature review into a comprehensive conceptual framework. Based on the reviewed concepts and research, third hypothesis is formulated as follows:

Hypothesis 3 (H3): *The degree of greed exhibited by individuals significantly impacts their tendency to engage in fraudulent activities during the procurement of goods and services by local government entities. Individuals with higher levels of greed are more likely to partake in fraudulent actions, disregarding ethical considerations in their decision-making processes.*

4 The Methods

4.1 Study Participants

Ninety-nine participants were involved in this study. These individuals were Civil Servants actively participating in the local government procurement procedures within the Regional Apparatus Work Unit (SKPD) under the jurisdiction of the local government of South Kalimantan Province.

4.2 Research Methodology and Data Acquisition

In the course of this study, an associative quantitative analysis method is employed. This involves the administration of surveys to gather research data from the study participants. Subsequently, the collected data is subjected to a multiple linear regression analysis technique. The overarching objective is to discern the relationship between the dependent and independent variables, facilitated by the utilization of SPSS (Statistical Package for Social Science) version 25 software.

4.3 Variables

In this study, the observed variables are defined as presented in Table 1 below:

Table 1. Variables, Indicators, and Sources

Variabel	Indicators	Sources
Individual morality (X1)	Illustrated through accounting ethical dilemmas	Kohlberg (1995)
Arrogance (X2)	Failure to heed the advice of others	Marks (2012)
	Tendency to criticize or belittle others	
	Consistently rejecting the truth	
	Dissatisfaction with current achievements	

Greed (X3)	Unwillingness to share knowledge or information	Zaini et al. (2015)
	Disregard for harming others or the entity	
The risk of fraudulent activities (Y)	Bid Rigging	ACFE (2020)
	False Invoicing	
	Kickbacks	
	Conflict of Interest	
	Phantom Employees	
	Overpricing	
	Bribery	
	Bid Suppression	

5 Result and Discussion

5.1 Result

The table 2 presented below summarizes the results of a t-test for the specified independent variables (X1, X2, X3). It includes the calculated t-values, critical t-values, significance levels, and the corresponding conclusions based on these values.

Table 2. t-Test Results

No	Variable	t-Value	Critical t-Value	Significance Level	Conclusion
1	Individual Morality	-2.793	1.985	0.006	Hypothesis Accepted
2	Arrogance	2.484	1.985	0.015	Hypothesis Accepted
3	Greed	2.904	1.985	0.005	Hypothesis Accepted

1. **Individual Morality (X1):** The t-value of -2.793 is associated with a significance level of 0.006, which is less than the 5% significance level (0.05). Therefore, the hypothesis is accepted, indicating that individual morality has a significantly influence on the risk of fraudulent activities in the procurement of goods and services.

2. **Arrogance (X2):** The calculated t-value is 2.484, which is greater than the critical t-value of 1.985. Additionally, the significance level is 0.015, less than 0.05, leading to the acceptance of the hypothesis. This implies that arrogance significantly influences on the risk of fraudulent activities in the procurement of goods and services.

3. **Greed (X3)**: The calculated t-value is 2.904, while the significance level is 0.005, which is less than 0.05. Consequently, the hypothesis is accepted, indicating that greed significantly influences on the risk of fraudulent activities in the procurement of goods and services.

In summary, based on the provided t-test results and significance levels, it can be concluded that moral integrity, arrogance, and greed (X1, X2, and X3) all have a significant influence on fraudulent actions in the procurement of goods and services, as indicated by the acceptance of hypotheses H1, H2, and H3.

5.2 Discussion

The first hypothesis in this study posits that individual morality significantly influences and correlates with dishonest behavior in procurement of goods and services. This suggests that a higher level of individual morality corresponds to a lower incidence of dishonesty in the procurement of goods and services within the local government of South Kalimantan Province. According to Kohlberg's moral development theory [26], it is believed that the moral reasoning level of each individual can influence their ethical behavior. The desire to wield power is a common aspect of human nature; however, it can have detrimental consequences if the moral values of those in power do not align with the prevailing principles of moral reasoning. Conversely, when those in positions of authority exhibit strong moral values and inspire others with their ethical beliefs and convictions, positive outcomes ensue.

The findings of this research align with [33] who asserted that individual morality has a significant impact on dishonesty. Furthermore, [33] explained that employees with strong moral values in their work also demonstrate a high level of dedication to their respective organizations. In this context, such employees tend to perform their duties to the best of their abilities for the betterment of their organizations. Conversely, employees with low moral values are more likely to exhibit subpar work performance and rationalize their actions as acceptable, often due to their lack of concern for the quality of their work. Therefore, when such employees engage in dishonest practices, they are more likely to consider them commonplace.

Similar results were also obtained in a study by [9], which highlighted the pivotal role of morality in promoting or deterring dishonesty. [9] further expounded that an individual's behavior is manifested through their actions, and those with low moral standards are inclined towards dishonesty. In this context, an individual's morality can be influenced by both personal traits and situational factors that drive them to engage in dishonest practices.

The second hypothesis in this study postulates that arrogance significantly influences and is correlated with dishonest conduct in the procurement of goods and services. This implies that the higher the level of arrogance, the more it impacts the prevalence of dishonesty in the procurement of goods and services within the local government of South Kalimantan Province. When the arrogance of employees increases, so does the incidence of dishonest behavior in procurement. Conversely, when employee arrogance is low, the occurrence of dishonesty in procurement diminishes.

The findings of this research support the Fraud Pentagon theory, which posits that arrogance is one of the factors contributing to fraud. Based on the Fraud Pentagon theory proposed by [31], arrogance is a personal characteristic that involves a strong desire to showcase and boast about

one's possessions, whether they be material wealth or authority. Additionally, an arrogant individual may exhibit an attitude that the internal controls, policies, or regulations within an organization do not apply to them [31].

These research results align with [13], indicating that arrogance influences fraud. Arrogance is a personal characteristic associated with the desire to display and boast about one's possessions, be it material wealth or authority, to others. This generates a high level of self-assuredness that the fraudulent actions they engage in will not be discovered. Similar outcomes were also observed in the study by [34], which stated that arrogance has an impact on fraud. However [33] these results are not in line with the studies conducted by [16] and [35], which demonstrated that arrogance does not influence dishonesty. These studies explained that an arrogant attitude is synonymous with the desire to showcase and boast about one's possessions, whether they be material wealth or authority. However, this does not necessarily indicate that the individual will engage in dishonest behavior. [34]

The third hypothesis in this study posits that greed significantly influences and is correlated with dishonest conduct in the procurement of goods and services. This implies that the higher the level of greed, the more it impacts the prevalence of dishonesty in the procurement of goods and services within the local government of South Kalimantan Province. When employee greed increases, so does the incidence of dishonest behavior in procurement. Conversely, when employee greed is low, the occurrence [35] of dishonesty in procurement diminishes.

The findings of this research align with the "Gone" theory, which asserts that greed is one of the factors contributing to fraud. According to the "Gone" theory proposed by [7], greed represents an insatiable desire within individuals to engage in potentially corrupt acts, a trait inherent in every person. Some individuals are inclined to commit fraud because, fundamentally, humans possess a greedy nature and are never satisfied with their achievements [36]. Additionally, the "Gone" theory also includes the element of "need," which pertains to the motivation linked to an individual's requirements to engage in dishonest actions for fulfilling their needs or lifestyle [7].

These research results align with [17], indicating that greed influences dishonesty. This research asserts that individuals with avaricious tendencies are more likely to cause workplace violations. Moreover, every individual has the potential to act greedily because, in general, humans are never content [37]. Similar outcomes were also obtained in the study by [16], which stated that a lack of self-control within an individual can make it difficult to resist the temptation of engaging in dishonest behavior due to the absence of strong internal principles. However, these results do not concur with the studies conducted by [38]. And [19], which showed that greed does not influence dishonesty. These studies explained that such occurrences might be due to the fact that the respondents were government employees, whose work behavior is regulated by government rules, and their income is derived from salaries, allowances, and honoraria, which are inherent in their positions.

6 Conclusion and Recommendations

6.1 Conclusion

In light of the research conducted, it is evident that individual morality, arrogance, and greed play significant roles in influencing and correlating with dishonest behavior in the procurement of goods and services within the local government of South Kalimantan Province. These findings have both theoretical and practical implications.

The study aligns with the theoretical frameworks, such as Kohlberg's moral development theory, the Fraud Pentagon theory, and the "Gone" theory, indicating that these psychological and ethical factors are integral in understanding and addressing fraud and dishonesty in public procurement. The results illustrate that as morality, arrogance, and greed levels rise among employees, the incidence of dishonesty increases, while a reduction in these traits is associated with a decrease in fraudulent activities.

6.2 Recommendations

By addressing dishonesty in the procurement of goods and services requires a multifaceted approach that includes not only ethical education and policy reinforcement but also a commitment to fostering a culture of integrity at all levels of the organization. By addressing individual morality, arrogance, and greed, public institutions can strive for transparency, trust, and accountability in their procurement processes.

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