

THE INFLUENCE OF STRESS, GREED AND INDIVIDUAL MORALITY ON UNETHICAL BEHAVIOR OF BANKING EMPLOYEES IN BANJARMASIN

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Abstract. Bank as a collector of funds from the public in the form of savings and distribute them to the public in the form of credit or other forms in order to improve people's living standards. Therefore, it is very important for banks to be able to increase customer trust by implementing several banking strategies. However, the strategy implemented by banks is still not maximal in preventing unethical actions. There are still fraudulent recording modes, transactions without a change in ownership, presentation of incorrect information, abuse of authority, violations and misuse of credit cards and acts of fraud that occur. This study aims to determine the factors that can influence unethical behavior by employees. This research is a quantitative study which was analyzed using SPSS version 25 with Multiple Linear Regression analysis and Hypothesis Testing. The number of samples in this study were 96 respondents taken by incidental sampling. The results of this study are stress has no effect on unethical behavior, Greed has an effect on unethical behavior and Individual Morality has an effect on unethical behavior.

Keywords: Individual Morality; Unethical Behavior; Greedy; stress.

1. INTRODUCTION

Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to improve the people's standard of living. The main function of banking is to collect and distribute public funds. Based on this function, the basis that must exist in banking is trust (Tabrani, Amin, and Nizam 2018). Virtually commercial transactions have an element of trust for a certain period. It can be said that much economic underdevelopment occurs because of a lack of mutual trust (Hasan, 2019).

Based on Bank Indonesia Circular No. 13/28/DPNP dated December 9, 2011 concerning the implementation of anti-fraud for commercial banks which requires Bank Indonesia as a banking supervisor to implement an anti-fraud strategy in order to prevent fraud from occurring in the banking sector. When various cases of fraud in the banking sector are uncovered that are detrimental to customers and/or banks, it is necessary to stipulate provisions regarding the implementation of anti-fraud strategies.

Research (Fehr et al. 2019) states that fraud is an example of unethical behavior. (Wang et al. 2017) stated that unethical behavior is behavior that violates the norms or ethics that apply in society. However, it seems that the implementation of the strategy implemented by banks has not been maximized in preventing unethical actions. Meanwhile, the mode of the case is false registration, transactions without a change in ownership, presentation of incorrect information, abuse of authority, violations and misuse of credit cards (Fibriadi and Yusuf 2022). Examples of unethical behavior in the work environment include cheating, dishonesty, stealing, violating accepted ethical norms or standards. There are many phenomena of unethical behavior that occur, so according to (Kusumaningsih and Wirajaya 2017) if this continues to increase every year it will affect public trust in banking.

The phenomenon of unethical behavior in banking does not occur too often, but this

remains a motivation for researchers to examine intensively the factors that influence unethical behavior by employees. In The Dark Triad and GONE Theory explains several factors that are closely related to fraud, based on this research, researchers try to explain the factors that cause unethical behavior.

This research is expected to provide additional information and references for the development of theories related to the factors that influence unethical behavior. Practically, this research will have benefits for banks in providing additional information as input material to increase the awareness of employees working in banking to avoid unethical behavior.

2. LITERATURE REVIEW

2.1 GONE Theory

The GONE theory is a refinement of the Fraud Triangle which is a theory to find out the causes of someone committing fraud. There are four factors that cause fraud which is one of the unethical actions that can occur according to (Zaini, Carolina, and Setiawan 2016):

1. Greed which is the potential that exists within the individual
2. Opportunities that occur in organizations, institutions or society to commit acts of fraud
3. Have the needs that individuals need to meet their needs
4. Disclosure regarding penalties or consequences faced when found to have committed an act that violates the rules.

2.2 Theory of Moral Development

The theory of moral development that is often used to determine the level of ethics is the Kohlberg model. The Kohlberg model states that morals are a cornerstone of ethical behavior. This represents that an individual's moral will affect the ethical behavior that will be carried out. That is, the higher the level of one's moral reasoning, the less likely a person will commit unethical actions. Vice versa if the lower a person's moral reasoning, the higher the possibility of committing unethical actions.

2.3 Unetichal Behaviour

Unethical behavior is behavior that refers to any action that violates widely held moral principles (Wang et al. 2017). According to (Fehr et al. 2019) this unethical behavior falls into the category of an immoral act. Common examples of unethical behavior include cheating, dishonesty, stealing, violating applicable ethical norms or standards. Usually employees act unethically in an effort to get better results for themselves. People value morality and aim to maintain self-image and morals. But people who even care about morals sometimes still engage in unethical behavior to gain self-satisfaction.

2.4 Stress

According to (Hong 2020) Work stress is the result of interactions between individuals and the environment. When there are events or contextual factors that can cause stress, people will feel stressed and anxious. If this type of stress is not handled properly, there will be a corresponding stress response or consequence. According to (Liu, Zhao, and Liu 2018) individuals who are stressed are more tolerant of unethical activities that benefit consumers than behavior that is ethically problematic. stressed individuals tend to interpret lower level actions, increasing unethical behavior. The results of the study (Hong 2020) state that stress influences unethical behavior because someone who has a high stress attitude tends to take negative actions.

H1 : Does Stress affect Unethical Behavior

2.5 Greedy

According to (Seuntjens et al. 2019) Greed is one of the factors that encourage someone to cheat. Some people tend to commit fraud because basically humans are greedy and are never satisfied with what they have or with what they have achieved.

Greed is often seen as something unethical. To be greedy means to take more than needed, to the detriment of others especially in situations of scarcity. Greed is best defined as the insatiable desire to have more of something than one wants. Greedy people are constantly striving for more and are never satisfied with their current state. According to (Zaini, Carolina, and Setiawan 2016) greed (Greed) is related to the existence of greedy behavior that potentially exists within humans. Attitude towards the existence of this need that can lead to fraud. This research is supported in (2020 Analysis) which states that greed affects unethical behavior. Unethical actions can be taken when employees feel that their achievements do not meet their needs, such as salary, bonuses and work level increases.

H2: Does Greed Affect Unethical Behavior

2.6 Individual Morality

According to (Fernandhytia 2020) morality is an important aspect that can lead to acts of fraud. This is because morality is a form of good or bad actions carried out by humans. This research is supported by research (Wicaksono and Urumsah 2017) individual morality can determine the policies that will be achieved by the organization to be better. According to (Ko et al. 2019) morality has an effect on unethical actions taken.

H3 : Does Individual Morality Affect Unethical Behavior

3. RESEARCH METHODS

The population of this study are all employees who work in banking companies in the city of Banjarmasin. The sampling process in this study was carried out using the incidental method to determine which employees would be the sample so that a research sample of 100 samples was determined. Source of data used in this research is primary data. Before the data is analyzed, validity and reliability tests are first carried out to determine validity and reliability levels to determine the extent to which the gauge can provide relatively the same results if testing is carried out on the same object.

3.1 Classic assumption test

The classical assumption test is needed to find out whether a regression variable has an effect on between variables. Therefore, a regression model can be said to be a good model if it is free from classical assumption tests which include the normality test, multicollinearity test, autocorrelation test and heteroscedasticity test.

3.2 Multiple Linear Regression Analysis

According to Gozali (Ghozali 2018a), multiple linear regression analysis is used to determine the magnitude of the effect of changes in the independent variables on the dependent variable. The equations used in this study are:

$$Y = \alpha + \beta_1 S + \beta_2 SK + \beta_3 MI + e$$

3.3 Hypothesis testing

According to Gozali (Ghozali 2018a) to prove the hypothesis formulated in the study, a Simultaneous Test (F Test) and a Partial Test (T Test) must be carried out. in which case the confidence level of Sig is 95% and α is 5%. After that, a test for the coefficient of determination (R^2) was carried out with the aim of measuring how far the model's ability to apply the dependent variable is. If the value of R^2 is small, it means that the ability of the independent variable to influence the dependent variable is very limited.

4. RESULTS AND DISCUSSION

4.1 Multiple Linear Analysis

Multiple linear regression analysis has the aim of knowing how much influence the independent variables have, namely individual morality, arrogance, and greed on the dependent variable, namely fraudulent acts in the procurement of goods and services. Following are the results of multiple linear regression analysis of these variables:

Tabel 1. Result Multiple Linier Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22,952	2,519		9,111	,000
	Stress	,068	,069	,084	,977	,331
	Serakah	,294	,113	,256	2,600	,011
	Moralitas Individu	-,424	,109	-,385	-3,883	,000

a. Dependent Variable: Perilaku Tidak Etis

4.2 Coefficient of Determination (R^2)

Tabel 2. Result Coefficient of Determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,554 ^a	,307	,285	3,150

a. Predictors: (Constant), Moralitas Individu, Stress, Serakah

In this study, the R Square value which indicates the coefficient of determination is at 0.307 which can be interpreted that unethical behavior is influenced by the variables stress, greed and individual morality by 30.7%, while 69.3% is explained by other variables not included in the study. This Adjusted R Square is the adjusted R Square value. The Adjusted R Square value in this study is 0.285 which indicates that variations or ups and downs of unethical behavior variables are influenced by the variables of stress, greed and individual morality by 30.7%, while 69.3% is explained by other factors outside the independent variables in this research.

4.3 Hypothesis testing

Testing in this study will use a significance of 5% or 0.05 with a two-way test. The formula for finding the t table is df (degree of freedom) = $n-k-1$, in this case (n) is the number of samples and (k) is the number of research variables. The number of samples in this study was (n) = 99 respondents and the magnitude (k) = 4, so that $df = 100 - 3 - 1 = 96$. so that the value of t table = 1.985 was obtained.

Tabel 3. Result Hypothesis Testing

Variabel	T hitung	T tabel	Sig.	Kesimpulan
Stress	0,977	1,985	0,331	Rejected
Serakah	2,600	1,985	0,011	Accepted
Moralitas individu	-3,883	1,985	0,000	Accepted

The stress variable has a t value of 0.977 and a significance value greater than the 5% significant level ($0.006 < 0.05$), this indicates that this variable has no effect on unethical behavior of 99.4%. Indicates the hypothesis is rejected. Stress is the result of interaction between the individual and the environment. This is in line with the opinion (Seuntjens et al. 2019) that work stress is the result of interaction between individuals and the environment. When stressful events or factors occur, the person will feel anxious. When stress levels increase, they tend to take actions that are not in accordance with ethics, and vice versa.

The Greed variable has a t value of 2.600 and a significance value greater than the 5% significant level ($0.006 < 0.05$), this indicates that variable influences unethical behavior by 99.4%. This shows the hypothesis is accepted. The results of this study support the gone theory which states that greed is one of the factors that cause fraud.

Based on gone theory put forward by Bologne (1993) explains that greed is a person's greed to commit acts of corruption which potentially always exist within every individual. Some people tend to commit fraud because basically humans are greedy and are never satisfied with what they have achieved (Zaini, Carolina, and Setiawan 2016). Similar results were also obtained from research (2020 Analysis) which stated that weak self-control in a person can be the cause of the difficulty in dealing with invitations to cheat due to weak principles within the individual.

The individual morality variable has a t value of -3.883 and its significance value is less than the significant level of 5%, namely ($0.006 < 0.05$), this indicates that variable influences unethical behavior by 99.4%. Thus, H3 is accepted. This means, the higher the individual morality, the lower the level of unethical behavior committed by employees working in the Banjarmasin city banking. it is argued that the level of moral reasoning possessed by each individual will influence the ethical behavior that is elicited. Furthermore, the theory explains that there are three stages of moral development namely, in the first stage (pre conventional), individuals will tend to take an action due to submission and fear of existing laws. This result is in line with research (Hasan, 2019) explaining that a person's behavior is shown through his actions, so those with low morals have a tendency to commit fraud. In this case, individual morality can be influenced by personality factors and situational factors which are driving forces to commit fraud. answer the behavior that has been taken. However, this research is not in line with research conducted by (Mulia, Febrianto, and Kartika 2017) which found morality has no effect on unethical actions in the form of cheating.

CONCLUSION

Based on the description above, it can be concluded that stress has no effect on unethical behavior, Greed has an effect on unethical behavior and Individual Morality has an effect on unethical behavior. For future researchers, it is better to pay attention to other variables that can influence other unethical behavior such as organizational culture, work environment with mediating variables or mediating variables in order to strengthen the influence of future research. The limitations of this study are that there were only 7 banks that filled out the questionnaires in this study. It is hoped that the next researcher can also expand the research location.

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