




“The collectivism and dark triad personality in banking fraud”

AUTHORS

Anak Agung Putu Gede Bagus Arie Susandya 
I Ketut Sunarwijaya 
Putu Ayu Meidha Suwandewi 

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Anak Agung Putu Gede Bagus Arie Susandya, Ph.D., Lecturer of Accounting Study Program, Faculty of Economics and Business, Mahasaraswati University Denpasar, Indonesia. (Corresponding author)

I Ketut Sunarwijaya, Ph.D., Lecturer of Accounting Study Program, Faculty of Economics and Business, Mahasaraswati University Denpasar, Indonesia.

Putu Ayu Meidha Suwandewi, Ph.D., Lecturer of Accounting Study Program, Faculty of Economics and Business, Mahasaraswati University Denpasar, Indonesia.



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Anak Agung Putu Gede Bagus Arie Susandya (Indonesia),
I Ketut Sunarwijaya (Indonesia), Putu Ayu Meidha Suwandewi (Indonesia)

THE COLLECTIVISM AND DARK TRIAD PERSONALITY IN BANKING FRAUD

Abstract

This study aimed to examine employee fraud triggered by psychological and cultural factors, including Hofstede's collectivist culture, as well as dark triad personality traits (machievellianism, narcissism, and psychopathy), which were considered potential triggers of employee fraud. The research was a quantitative study, based on data collected through a survey of respondents in 127 rural banks in Bali. Using a purposive sampling method, the heads of the funds, credit, treasury, and accounting departments were selected as research respondents, totaling 386 individuals. The survey was conducted from January to February 2024. The Partial Least Squares analysis technique was used to evaluate the hypotheses. The findings suggested that collectivism and dark triad personality traits (machievellianism, narcissism, and psychopathy) had a positive effect on employee fraud in the banking sector. It was considered very important for banking institutions to enforce restrictions on practices that foster a collectivist culture, as such a culture could contribute to the proliferation of fraudulent activities by employees. However, the predictive value of the model needed to be improved by introducing moderating variables, considering the numerous factors that could influence fraudulent behavior.

Keywords

collectivism, machievellianism, narcissism, psychopathy, fraud

JEL Classification

M41, D91, Z13

INTRODUCTION

One approach to explaining deviant behavior in the workplace is the dark personality framework, known as the Dark Triad Personality. This term refers to three personality characteristics: machievellianism, narcissism, and psychopathy. Studies have shown that individuals with the Dark Triad profile are more vulnerable to ethical violations in organizations, including fraudulent behavior (Cohen, 2016; Caputo et al., 2024).

However, personality does not stand alone in shaping behavior. It interacts with the social and cultural environment in which the individual exists. In an organizational context, one of the significant cultural variables is collectivism. Collectivism emphasizes the importance of social relationships, loyalty to the group, and harmony between members. However, on the other hand, this value can also create resistance to whistleblowing and facilitate the normalization of deviant behavior if done collectively (Zangiabadi & Nasirzadeh, 2020). In the context of banking, the combination of dark personality and collectivistic culture can create conditions that are very conducive to the emergence of fraud. Manipulative or narcissistic individuals can leverage social networks within organizations to protect their actions, build coalitions, or even spread norms of tolerance for deviance. The study by Oliveira et al. (2024) found that in a collectivistic environment, individuals

with Dark Triad tendencies showed increased corruption tendencies when the threat of punishment was considered low and group solidarity was high. This finding is also supported by Putri and Nuzulia (2023), who revealed that the culture of collectivism in Indonesia can strengthen fraud behavior due to a sense of mutual protection between group members.

There is a lack of literature that interactively examines the relationship between the Dark Triad Personality and the culture of collectivism, particularly in the context of the banking industry. This study seeks to fill this gap by exploring how both influence the tendency of fraudulent behavior. In the Southeast Asian region, a strong culture of collectivism has the potential to create grey spaces, where important information can be hidden in order to maintain group harmony. This study offers new insights by proposing a new conceptual model based on the interaction of dark personality and collective culture. The focus on the banking industry in developing countries also enriches the global literature and encourages more contextualised evidence-based policies.

1. LITERATURE REVIEW

This study analyzes the factors that trigger employee fraud based on agency theory and Hofstede's cultural dimensions. The basic concept of agency theory is the formulation of suitable contracts to harmonize the interests of the principal and agent in cases of conflicting interests. Meanwhile, Jensen and Meckling (1976) stated that there are two potential conflicts from the existence of the interests of the two parties, namely, the principal as the employer and the agent as the party given the job. The two conflicts, namely shareholders/manager conflict, which raises the agency cost of equity, and bondholders/shareholders management conflict, which raises the agency cost of debt. The agency cost of equity arises from a diminution in the company's value due to the actions of management as an agent who is more concerned with his interests than the interests of shareholders. Meanwhile, the agency cost of debt is related to conflicts of interest with creditors, where shareholders act through management to transfer wealth from debtholders into the company, which in turn is related to the provision of loans by bondholders. According to agency theory, management, as an agent, must act in the best interests of shareholders. However, management may be solely focused on optimizing utility for its own benefit. Management can implement actions that are detrimental to the company as a whole, which can ultimately undermine the company's interests. Management can employ accounting as a tool for engineering in order to attain its objectives. The agency problem is the term used to describe the discrepancy in interests between the principal and the agent.

Collectivism is one of Hofstede's cultures. A collectivist culture emphasizes group achievement over individual achievement. In a collectivist culture, what is emphasized is the value of the group and overrides individual goals (Triandis et al., 1998). A person is not seen as an individual figure, but a person is seen as an interdependent individual (Yeganeh, 2014). This means that a person is seen as a member of a group. Collectivism has an emotional attachment to its group; the beliefs and values of someone who is collectivist tend to be consistent in reflecting those instilled in their group. Triandis (2018) even revealed his observations that willingness and obedience to group pressure have become daily because they adhere to group harmony. Sanctions and exclusion are also applied if the person concerned deviates from the behavior of the role held.

Collectivistic societies have norms, values, and beliefs that are based on the group; group decision-making is best, and the group protects individuals in exchange for loyalty to the group. Padayachee (2020) states that in social behavior, in collectivist cultural groups, the direction is determined by the group. In an individualist culture, a person's behavior is determined based on the attitude of each person and their motivation. In contrast to collectivist cultures, with their membership status in a group, there are obligations, authorities, and duties that must be fulfilled. Family relationships within a select group can encourage corruption. This can create strong relationships that will facilitate abnormal or illegal transactions. Studies by Divya et al. (2017), Figueroa and Cardona (2013), Prabowo (2024), and Zourrig et al. (2021) find that

collectivism affects the tendency of employees to behave fraudulently. In return for help from their group members, officials can accept bribes (Getz & Volkema, 2001). Collectivism can also form an informal network of protection for fraudsters, especially if the act is collective or tolerated for the benefit of the group.

The dark triad personality was first coined by Paulhus and Williams (2002). These three traits are named the dark triad because people with these traits tend to be self-centered, have low empathy, and are unable to establish interpersonal relationships. These three traits are seen as selfish and antisocial in interpersonal life (Khanom, 2022). It can be inferred that the Dark Triad Personality comprises three dimensions of a malevolent nature, namely, Machiavellianism oriented to manipulative attitudes, Narcissism oriented to selfish attitudes, and Psychopathy oriented to antisocial attitudes, each of which is characterized as a negative personality.

A Machiavellian personality is known as a person who has a manipulative personality and likes to deceive others. Christie and Geis (1970) state that a person with this trait will be manipulative, self-oriented, lie, exploit others, have a different view of morality from other people, lack empathy, and be callous. Machiavellianism is described by the tendency of an individual's style to be exploitative in their interpersonal relationships, a skeptical perspective on human nature, and an "ends justify the means" attitude (Paulhus et al., 2020). This personality fulfills three things that are interrelated with each other, namely:

- a) having a manipulative character tendency;
- b) having a cynical view of others; and
- c) having an orientation towards calculated strategies for oneself.

Utami et al. (2019) suggest that a person with the Machiavellianism trait is willing to justify any means and does not hesitate to violate the applicable rules. Blötner and Bergold (2023), Losi et al. (2022), and Utami et al. (2019) find that Machiavellianism can increase a person's behavior in fraudulent activities. The special ability

possessed by someone with this personality is being able to be a chameleon and having the ability to think and act manipulatively. The higher the Machiavellianism trait, the higher the likelihood of committing fraud. The banking sector provides an ideal ecosystem for Machiavellian individuals to thrive, due to the many information gaps, centralized authority, and high-performance pressure. A bank employee with this trait will tend to exploit system weaknesses, hide information, and manipulate financial data for personal or group benefits.

Narcissism includes a desire for constant attention and exploitation in interpersonal relationships (Rijsenbilt & Commandeur, 2013; Zvi & Shtudiner, 2021). Excessive self-exaggeration is a particular sign of this personality. Narcissistic behavior is defined by an inflated self-perception, a fantasy of success, a fantasy of admiration, a desire for attention from others, and self-love. In this trait, a person will tend to overestimate themselves and their achievements, criticize others, refuse to compromise with others, and refuse to establish interpersonal relationships. When viewed from the perspective of others, one will be seen as arrogant, aggressive, socially unlikable, and often showing off to others. There are several sides to this trait according to the clinical meaning, namely:

- a) grandiosity;
- b) entitlement;
- c) dominance; and
- d) superiority (Johnson et al., 2011).

Narcissism is described by individual tendencies characterized by superiority, feelings of entitlement, and self-exaggerating behavior (Djatu Winardi et al., 2017). Bozorgasl et al. (2021), Djatu Winardi et al. (2017), Johnson et al. (2021), Laily et al. (2021), and O'Reilly et al. (2018) find that narcissists in organizations have a higher tendency to engage in counterproductive work behavior, because their orientation is not on honest performance, but the perception of success that can be engineered. In the context of the banking sector, fraud can appear in various forms, such as the manipulation of credit reports, the falsification of customer portfolio achievements, or the embez-

zement of performance incentives. Narcissists often overclaim personal contributions to the team or create false narratives to enhance their reputation. Caputo et al. (2024) argue that narcissism has a significant effect on increasing fraud intentions, especially when individuals feel that their achievements are not sufficiently valued by the organization.

Psychopathy leads to impulsive actions, with low anxiety and low empathy (Roeser et al., 2016). Mutschmann et al. (2022) suggest that psychopathy is characterized by a lack of empathy or guilt in others, a lack of concern for self and others, impulsiveness, and harm to others. This personality has antagonistic characteristics. A psychopath does not experience anxiety and fear like other people generally do (Federico et al., 2022). This psychopathic trait tends to be associated with norm-ignoring behaviors such as ignoring deadlines and responsibilities. Psychopathy is the only trait that is often close to violence, endangering, and threatening others. In fact, according to McGuire (2002), ex-convicts of corruption crimes with high psychopathic personalities do not need to be given or returned to their original positions both in agencies and politics because the potential for repeating acts of corruption will be high. Psychopathy is the most violent trait of the Dark Triad (Wai & Tiliopoulos, 2012), has the highest involvement in delinquent behavior (Chabrol et al., 2009), and is associated with deliberate, planned revenge (Baughman et al., 2012). According to Cohen (2016), individuals with psychopathic tendencies have a strong association with systematic deviant behavior and show no remorse despite proving to be significantly detrimental to the organisation. In a banking context that emphasizes trust and integrity, the presence of psychopathic individuals poses a serious threat. They can easily exploit internal system weaknesses, manipulate financial data, and even form networks of collusion without taking into account the long-term consequences to the stability of the institution. The findings of Oliveira et al. (2024) show that psychopathy is strongly associated with fraud intentions, especially in organizational conditions that lack ethical control or supervision.

This study thoroughly investigates the personal characteristics measured by the dark triad personality concept in employees' tendency to engage in

accounting fraud. The cultural dimension, in this respect, collectivist culture plays an important role in motivating employees to commit fraud in the corporate environment.

Thus, the hypotheses are as follows:

H_1 : *Collectivism has a positive effect on employee fraud in the banking sector.*

H_2 : *Machiavellianism has a positive effect on employee fraud in the banking sector.*

H_3 : *Narcissism has a positive effect on employee fraud in the banking sector.*

H_4 : *Psychopathy has a positive effect on employee fraud in the banking sector.*

2. METHOD

This study was conducted in a rural bank in Bali, Indonesia, the total assets of which exceeded IDR 10,000,000,000, which is equivalent to 127 rural banks in 2024. A rural bank with that amount of assets will be required to be audited by a public accounting firm. The total number of employees in 127 rural banks is 4,244. Using purposive sampling, the respondents in this study were heads of fund, credit, treasury, and accounting departments. Thus, the sample for this study consisted of 386 people. The questionnaire was distributed from January to February 2024. All respondents completed the questionnaire within that period. This research is an associative study with data collection in the form of a questionnaire. The survey used a 5-point Likert scale ranging from "Strongly disagree" to "Strongly agree". The Partial Least Squares method is used as a data analysis technique in this study because the variables under study are latent (cannot be measured directly). The initial stage of testing is to conduct a validity and reliability test of the research instrument. Discriminant validity is measured by HTMT because, according to Hair et al. (2019), measurement using HTMT is better than Fornell-Lacker. Validity and reliability have the criteria of an HTMT value below 0.9, a loading factor value above 0.7, an AVE value above 0.5, and Cronbach's alpha calculated with Rho_a above 0.7.

This study analyzes the influence of collectivism, machiavellianism, narcissism, and psychopathy on employee fraud. Employee fraud is an act deliberately committed by employees for personal gain. Fraud is an act committed intentionally by the perpetrator to obtain personal gain. In this study, fraud consists of 3 (three) dimensions based on the Fraud Tree, namely, corruption, asset misappropriation, and fraudulent financial statements. The higher the scale score, the greater the likelihood of fraud. The indicators in this study are based on Suryandari et al. (2023) and consist of six statements: two statements related to corruption, two statements related to asset misappropriations, and two statements related to fraudulent financial statements.

Dark Triad Personality, a set of personalities containing three forms of personality, namely, Machiavellianism, the extent to which the subject conducts self-assessment characterized by manipulateness, calculated strategy, and callousness. Narcissism is the extent to which the subjects assess themselves as characterized by grandiosity, exhibitionism, or pleasure in being the center of attention, and superiority. Psychopathy is the extent to which the subject makes judgments about themselves characterized by low empathy, impulsiveness, antisociality, and hurting others. Measured by the Dark Triad Personality Scale with a total of 25 items. The scale to measure dark triad personality was adopted by researchers from a scale compiled by Jones and Paulhus (2014), namely nine items for Machiavellianism, nine items for narcissism, and seven items for psychopathy.

A collectivist culture is defined by the extent to which individuals have a tendency to behave communally and are oriented toward their social world rather than internally. This study uses the Individualism and Collectivism Scale developed by Triandis et al. (1998), with a total of four aspects, namely, horizontal individualism, vertical individualism, horizontal collectivism, and vertical collectivism. This variable is measured by 16 statement items. The instruments used in this study are presented in Table 4.

Descriptive statistics are used to determine the perceptions of respondents for each research variable. The analysis techniques index is used to describe the degree to which the respondent perceives the points of the presented statement. The analysis used is a *three-box method*. The resulting index numbers will

range from 1 to 5, with a range of 4. Using the *three-box method*, the range 4 divided by 3 (three) will produce a range of 1.33, which will be used as a base interpretation of the values index. Thus, when grouping responses using the three-box method, they are divided into three categories, namely:

- a) Low category with an average index value of 1.00-2.33;
- b) Category with an average index value currently of 2.34-3.67;
- c) High category with an average index value of 3.68-5.00.

The survey results are used exclusively for this study. The characteristics of the respondents are presented in Table 1. The respondents in this study were mostly female employees with a bachelor's degree and more than 5 years of work experience. Most respondents were female (72%), while only 28% were male. This shows the dominance of female participation in this study. This imbalance in gender proportion may affect the generalizability of the results if the research topic relates to gender-based behavioral dimensions. The majority of respondents (81%) had higher education (at least S1), indicating that this study was supported by participants who had sufficient academic capacity to understand the survey material. Only 19% of respondents came from the secondary education or diploma group. Most respondents (68%) had more than 5 years of work experience, indicating that the majority of participants had a good understanding and exposure to the world of work, particularly in contexts relevant to the research topic. Respondents with less than 5 years of experience accounted for 32%.

Table 1. Characteristics of respondents

Category	Amount
Gender	
Female	278 (72%)
Male	108 (28%)
Total	386
Education	
Level 1 (Bachelor – Postgraduate)	314 (81%)
Level 2 (Senior high school – Diploma)	72 (19%)
Total	386
Working Experience	
Level 1 (> 5 years)	262 (68%)
Level 2 (< 5 years)	124 (32%)
Total	386

3. RESULTS

Based on Table 2, respondents' level of fraud is low, but potential fraud must still be considered. The level of collectivism is in the low category (a); however, it is going to the medium level. So, employees tend to be individualistic. Machiavellian level is in the category b) "Currently". This signifies one's own potential tendencies of the characteristics of the Machiavellian marked existence of the manipulative and profitable nature of oneself. Narcissism is classified as a lower degree; that is, there is no feeling of grandeur (amazement), excessive infatuation with oneself, exhibitionism (pleasure), does not become the center of attention, and there is no feeling of superiority (like dominance). Psychopathic characteristics are also included in the low values to have fairly high empathy, not be impulsive, and not easily offended.

Table 2. Three-box method

Variables	Average value	Category
Fraud	1.78	Low
Collectivism	2.14	Low
Machiavellian	2.64	Currently
Narcissism	1.84	Low
Psychopath	1.81	Low

Data analysis in this study was conducted using SmartPLS software (version 4.0). Tables 3 and 4 present the results of the validity and reliability test analyses of the study.

Table 3 shows that the HTMT values are greater than 0.9, while Table 4 shows that all the variables have factor loadings greater than 0.7 and an AVE value greater than 0.5, so it can be said that the overdesign is valid. Cronbach's alpha value is conservative (its value is the lowest),

Table 3. Discriminant validity with Heterotrait-Monotrait Ratio (HTMT)

Variables	Collectivism	Fraud	Machiavellian	Narcissism	Psychopath
Collectivism	–	–	–	–	–
Fraud	0.433	–	–	–	–
Machiavellian	0.165	0.291	–	–	–
Narcissism	0.286	0.344	0.200	–	–
Psychopath	0.433	0.232	0.244	0.204	–

Table 4. Validity and reliability

Construct	Indicator	Loading factor	AVE	Rho_a
Collectivism (Triandis et al., 1998)				
CL1	Bill payment	0.745	0.511	0.791
CL2	Making decisions in the interests of the company	0.797		
CL3	Self-image	0.729		
CL4	Achieving happiness	0.722		
CL5	Decision-making involving many people	0.760		
CL6	Interest	0.739		
CL7	How to show performance	0.762		
CL8	Achieving satisfaction	0.745		
CL9	Perspective on individuals and groups	0.773		
CL10	Self-actualization	0.725		
CL11	The role of the family	0.733		
CL12	Collaboration in a team	0.793		
CL13	Retrieval decision in a group	0.770		
CL14	Election decision for oneself alone	0.751		
CL15	The holder's role in making a decision	0.725		
CL16	The interest of a person or group in making a decision	0.774		
Employee Fraud (Suryandari et al., 2023)				
FR1	Receipt love on services provided	0.716	0.522	0.822
FR2	Receipt love on disbursed credit	0.793		
FR3	Using office money for alone	0.704		
FR4	Claim costs exceed proof	0.725		
FR5	Disclosure of information in the report is not reasonable	0.793		
FR6	Misrepresentation of information in the financial statement	0.799		

Table 4 (cont.). Validity and reliability

Construct	Indicator	Loading factor	AVE	Rho_a
Machiavellianism (Jones & Paulhus, 2014)				
MC1	Tell confidential self	0.754	0.616	0.930
MC2	Manipulation to achieve a goal	0.798		
MC3	Network with important people	0.820		
MC4	Connection based on benefit	0.863		
MC5	Desire to beat others	0.856		
MC6	Revenge for the actions of other people	0.897		
MC7	Guard reputation	0.824		
MC8	Profitability for yourself	0.818		
MC9	Manipulating others	0.786		
Narcissism (Jones & Paulhus, 2014)				
NR1	Consider yourself a good leader	0.741	0.523	0.899
NR2	Become the center of attention	0.749		
NR3	Role in the group	0.732		
NR4	Consider self special	0.750		
NR5	Be friends with important people	0.713		
NR6	Love praise	0.742		
NR7	Compare yourself	0.758		
NR8	Consider yourself above average	0.736		
NR9	Like the award	0.783		
Psychopathy (Jones & Paulhus, 2014)				
PS1	Loves to rebel	0.880	0.538	0.792
PS2	Loves dangerous situations	0.725		
PS3	Takes cruel revenge	0.752		
PS4	External control	0.783		
PS5	Rough	0.793		
PS6	Troublemaker	0.705		
PS7	Not caring about other people's feelings	0.728		

while the composite reliability value is the highest, so it is recommended to report with Rho_a, whose value is between both of them (Hair et al., 2019). General guideline of Cronbach's alpha and Composite reliability is higher than 0.7. Based on Table 4, Rho_a is worth above 0.7, so it is considered reliable.

Factors that are considered capable of influencing fraud are collectivism, Machiavellianism, narcissism, and psychopathy. However, the only factor that can explain fraud is 21.5%.

Based on Table 5, all hypotheses are accepted. However, the most dominant variable that influences fraud in the banking sector is collectivism. This is because governance of relatively high banking requires cooperation between parties to be able to penetrate internal banking control. This means factor personality (dark triad personality) and factor culture (collectivism) influence employee fraud. An increased presence of dark triad personality traits correlates with a heightened incidence of fraudulent behavior. The definition of corrupt intention itself can be interpreted as a de-

Table 5. Hypothesis testing

Hypothesis	Connection	Original Sample	T-statistics	P value	Decision
H_1	Collectivism → Fraud	0.275	5,240	0.000***	H_1 is accepted
H_2	Machiavellian → fraud	0.181	4,394	0.000***	H_2 is accepted
H_3	Narcissism → fraud	0.210	3,907	0.000***	H_3 is accepted
H_4	Psychopath → fraud	0.079	1,698	0.090*	H_4 is accepted
R^2		0.215			

Note: * significant at 0.1; ** significant at 0.05; and *** significant at 0.01

sire for somebody to violate the ethics of officials or abuse power in an organization to get personal profit (Tan et al., 2016). This is in line with the study by Gerber et al. (2011), which proves that individuals with certain personalities can influence their behaviors in their place of work. Personality is one of the factors affecting behavior that deviates from employees in an organization. Zhao et al. (2016) also prove that someone who scores high in their dark triad personality exhibits a favorable correlation with an individual's intentions to commit high corruption, especially if someone is faced with a belief and opportunity to obtain personal profit.

4. DISCUSSION

This study is designed to examine the interaction between collectivism and dark triad personality (Machiavellianism, narcissism, and psychopathy) in relation to fraud. Collectivism was capable of pushing the occurrence of fraud. Mihret (2014) argues that the reason why someone commits behavioral fraud is rooted in an aspect of his culture. Culture is interpreted as values formed and adopted by a group living together and producing a collective phenomenon. Fellow individuals interact with each other, live side by side, and interact and communicate with each other because every action and attitude of a person can be influenced by the culture that exists around them. This is also the reason why the environment shapes it. The phenomenon of collectivism is what underlies someone to take desired attitudes and actions. Hofstede et al. (2010) put forward that culture becomes a collective phenomenon because the individual being studied lives in the same social environment. Collectivist culture emphasizes group achievements rather than individual achievements, even to the point of setting aside individual goals (Triandis et al., 1998). Collectivism has an emotional attachment to the group. The person will be viewed as an interdependent individual (Yeganeh, 2014). There will be sanctions of ostracization when individuals do not obey the group (Triandis, 2018). Padayachee (2020) states that the group has an essential function in decision-making. Emotional relationships within the group will facilitate illegal activities. Individuals will follow group decisions to feel safe and not dare to criti-

cize group decisions. Omair and Alturki (2020) concluded that there is a positive correlation between collectivist culture and an increase in fraud. Mutschmann et al. (2022) argue that a culture of collectivism emphasizes group achievement over individual achievement. In a collectivist culture, the emphasis is on group values and putting aside individual goals for the benefit of the group. Thus, collectivism can be interpreted as a person's concern for his group, who puts group interests above personal ones and tries to protect each other in exchange for loyalty.

Machiavellianism is capable of increasing the occurrence of fraud. According to Jonason and McCain (2012), Machiavellians are oriented towards others. This means making an effort to influence others, such as by manipulating others to get what is desired. Christie and Geis (1970) explained that Machiavellianism involves manipulating others for self-interest. The same thing was conveyed by Dahling et al. (2009) that Machiavellian characters tend to distrust others, manipulate, increase social status, and maintain control over others. Machiavellianism is negatively associated with friendliness (Muris et al., 2017). Paulhus and Williams (2002) concluded that individuals with Machiavellian characters are master manipulators. Machiavellians tend to have a distorted view of morality, namely the acceptance of immoral or unethical behavior such as lying, manipulating, and exploiting others. Utami et al. (2019) suggest that a person with a Machiavellian character tends to justify any means and does not hesitate to commit fraud. Individuals with this personality are like chameleons and can think and act manipulatively (Losi et al., 2022). Machiavellianism drives individuals to engage in immoral behavior and to alter views regarding available possibilities for deception (Harrison, 2018). Thus, the Machiavellian trait plays a major role in encouraging individuals to commit fraud. Based on the results of a study conducted by O'Boyle et al. (2012) and Spain et al. (2014), it is suggested that the correlation between Machiavellianism and job performance is relatively small. Furthermore, Blötner and Bergold (2023) and Spain et al. (2014) stated that there is a strong correlation between Machiavellianism and unethical decision-making in an organization. A person with this type of personality tends to influence the occurrence of corrupt behavior.

Narcissism drives employees to commit fraud. According to Jonason and McCain (2012), narcissism has an other-oriented meaning, trying to influence others, and tends to want others to admire him. Narcissism is positively associated with extraversion and openness (Muris et al., 2017), which are characterized by characteristics such as being easy to get along with, energetic, and talkative. The relatively high level of caution that accompanies narcissism can function to chase the admiration of others effectively. People with narcissism tend to feel superior, crave attention or excessive admiration, and be indifferent (low empathy) (Djatu Winardi et al., 2017; Johnson et al., 2011; Morf & Rhodewalt, 2001; Paulhus & Williams, 2002; Wright et al., 2013; Wu & LeBreton, 2011). Narcissism encourages individuals to behave morally for their advantage, along with changing their understanding of the ability to succeed in fraud (Harrison, 2018). Narcissistic people are generally viewed positively at the meeting early, but viewed more negatively and tend to be arrogant in interaction, furthermore (Paulhus & Williams, 2002). Thus, in the short term, those who score higher on the narcissism trait tend to be more successful in gaining the beliefs of others. A person with narcissism expects both special and generic treatment. They lack empathy and are willing to exploit others. Narcissists are goal-oriented and crave recognition, but are insensitive to social constraints. Narcissists often combine exceptional attractiveness with a strong desire for success and achievement (Ames et al., 2006). Again, narcissistic behavior and motivational fraud are considered by the auditor to have a significant and positive relationship with the risk of fraud and unethical behavior assessment in finance (Duchon & Drake, 2009; Jonason & McCain, 2012). Auditors who act unethically are more likely to commit fraud

(Susandya & Suryandari, 2021). Increased levels of narcissism correlate with a raised propensity for deceit aimed at garnering admiration from others. Mutschmann et al. (2022) and Zhao et al. (2016) revealed that narcissism is positively correlated with corruption tendencies.

Employees with psychopathic traits are more likely to commit fraud. The psychopath is the most dangerous character in the dark triad personality (LeBreton et al., 2018). Jonason and McCain (2012) argue that psychopaths are self-oriented and describe their characteristics as personality-related, such as tending not to experience self-regret. Psychopathy is negatively associated with friendliness and thoroughness (Muris et al., 2017). LeBreton et al. (2018) state that psychopaths do not notice other people's feelings; they can seize what they want and do what they want without feeling the slightest guilt or regret. Psychopathy is frequently seen as the most ruthless element of the Dark Triad (Wai & Tiliopoulos, 2012), forecasting involvement in inappropriate behavior (Chabrol et al., 2009) and covert hostility linked to calculated and intentional retribution (Baughman et al., 2012). Psychopathy leads to impulsive actions, with low anxiety and low empathy, lack of empathy or guilt for others, lack of concern for self and others, impulsiveness, and harm to others (Federico et al., 2022; Mutschmann et al., 2022; Roeser et al., 2016). Even according to McGuire (2002), the perpetrators do not have a deterrent effect and have the potential to repeat the fraud committed. Thus, an employee with psychopathic personality traits is more likely to commit fraud. The results of research by Mutschmann et al. (2022) and Zhao et al. (2016) reveal that psychopathic personality can increase the desire to commit corruption.

CONCLUSION

The purpose of this study is to determine the influence of collectivism, machiavellianism, narcissism, and psychopathy on fraud. To prevent fraud, it is necessary to understand the employee personality profile that can increase the occurrence of fraud; in this case, Machiavellianism, narcissism, and psychopathy compose the dark triad personality. A country's culture can also encourage fraud. A piece of advice that can be given to agencies is to try to make a systematic selection based on the personality of the candidate for the position, and perhaps also based on a method of measuring the Dark Triad personality tendencies. Rigorous screening of candidates for procurement positions, as well as existing employees, ensures that they can prevent and eliminate the risk of fraud within the agency or company. For law

enforcement officials, the importance of involving psychologists in the evaluation of prisoners who will be released on parole is one of the necessary proposals that have been considered and recommended for former convicted, corrupt psychopaths to eliminate political offenses in order to prevent recidivism. When deciding on punishment and intervention against a person guilty of corruption, the law enforcement apparatus (judge) must take into account the personality of the party in order to reduce the likelihood of repeat offenses of corruption. For further research, it is recommended to integrate the motivating factors of fraud and the factors that inhibit employee fraud, such as employee ethics or religion, as moderating variables.

AUTHOR CONTRIBUTIONS

Conceptualization: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Data curation: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Formal analysis: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Funding acquisition: Anak Agung Putu Gede Bagus Arie Susandya.

Investigation: Anak Agung Putu Gede Bagus Arie Susandya, Putu Ayu Meidha Suwandewi.

Methodology: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya.

Project administration: Anak Agung Putu Gede Bagus Arie Susandya.

Resources: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Software: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya.

Supervision: Anak Agung Putu Gede Bagus Arie Susandya.

Validation: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Visualization: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

Writing – original draft: Anak Agung Putu Gede Bagus Arie Susandya.

Writing – reviewing & editing: Anak Agung Putu Gede Bagus Arie Susandya, I Ketut Sunarwijaya, Putu Ayu Meidha Suwandewi.

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