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Job satisfaction's effects on fraud intentions on employees of financial companies in Semarang City

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ABSTRACT

Today's business economic competition encourages companies to maximize the potential of human resources. Ideally, human resources have the capacity, capability, and integrity to maintain resilience in the business world, especially financial companies. However, the reality is that in Semarang City there are still fraud intentions in the form of corruption in employees of one of the banks, which has the potential to reduce company resilience. Job satisfaction is a reflection of workers' attitudes in responding to the work environment, this is related to the level of fraud intentions. This study aims to analyze the effect of job satisfaction on fraud intentions in employees of financial companies in Semarang City. The method used is quantitative-based with data collection techniques in the form of distributing questionnaires to 30 samples. The research data were tested using tests of validity, reliability, normality, linearity, and homoscedasticity. A simple linear regression analysis was performed for the impact of job satisfaction on fraud intensity. The results of this study show that there is a positive influence between job satisfaction and fraud intentions. The suggestion for future research is to extend the research period and take samples from all industries registered in Indonesia in various cities so that the research results can be used as generalizations.

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INTRODUCTION

The phenomenon of globalization triggers massive competition, one of which is in the economic-business sector. This is due to globalization bringing changes in the fields of Science, Technology, Engineering, Mathematic (STEM). These four components are used by many companies as tools to optimize potential and compete in the global market competition. The existence of STEM also provides easy accessibility for companies to identify opportunities, reach markets, improve the effectiveness and efficiency of company operations, and take into account the level of competition between companies (Kidman et al., 2023). However, STEM will not function optimally if it is not managed properly. STEM will play an optimal role if managed properly by qualified Human Resources (HR). Therefore, HR contributes greatly to the success of the company. The ideal human resources for companies have good capabilities, capacities, and integrity at work. Capability relates to the ability to utilize potential to the maximum extent, capacity relates to the ability of workers to transform resources into services or products that have added value and are able to meet consumer needs, while integrity refers to the level of wisdom, authority, and honesty of workers. However, this ideality has not been implemented properly, this is indicated by the phenomenon of fraud in some areas. Fraud or what is often referred to as fraud is carried out in various ways that continue to grow. According to the Association of Certified Fraud Examiners/ACFE (2019), fraud is an act deliberately carried out by one or more people to use the resources of an organization unreasonably (unlawful acts) and misrepresent facts (hide facts) to obtain personal gain. In Indonesia, fraud is increasingly prevalent in both the private and public sectors. Various modes and weak control systems in an organization or company cause fraud cannot be stopped or eradicated until now.

Fraud refers to the act of deception (deceit) to deceive or deceive the party encountered by using usually deliberate misrepresentations, or concealment of facts, for the purpose of persuading others or to surrender legal rights or obtain money or other property through false pretense or promises (Dzomira, 2014). Argarini (2016) assumed that fraud includes manipulation, embezzlement, theft, and other bad actions committed by a party that can cause losses to other parties or companies/organizations. Fraud in the public and non-profit sectors is a perennial problem, fraud has adverse repercussions leading to entity failure (Antonelli et al., 2021) The tendency of fraud has attracted a lot of media attention and has become a prominent and important issue in the eyes of world businesses (Anggreni et al., 2020). Fraud is a form of fraud that is deliberately carried out so that it can cause losses without the aggrieved party realizing it and provide benefits for fraudsters. Cheating to date is one of the phenomenal things in both developing and developed countries. Fraud is a deviation and legal action carried out intentionally, for personal or group benefit fairly, directly and indirectly harming other parties. Fraudulent actions can be caused by 3 factors, namely pressure, opportunity, and rationalization (Anggreni et al., 2020)

This fraud is a manifestation of the lack of integrity in some workers. Fraud that occurs can be in the form of misappropriation of assets, untrue financial reporting, corruption, and nepotism of position. Of course, this will interfere with the running of the company, especially if this fraud occurs in financial companies. Fraud in financial companies will disrupt the stability and circulation of company finances. In addition, it will also have an impact on decreasing electability and the level of public trust in the company, potentially resulting in losses for financial companies. According to ACFE Indonesia Chapter (2019), the most common fraud acts in Indonesia include corruption (64.4%), misuse of state and company assets and assets (28.9%), and financial statement fraud (6.97%). Such as alleged corruption cases committed by leaders, business and marketing managers, and account officers at one of the banks in Semarang (Senjaya, 2023). The fraud is also proven to result in losses. Corruption cases in Indonesia cause penalties, a decline in corporate image, loss of opportunities and morale (Christian & Veronica, 2022). There are several factors that cause fraud, such as egocentric (Vousinas, 2019). In addition, opportunity and workload factors have an impact on fraud (Suci et al., 2019; Yulistyawati et al., 2019). Opportunity and workload factors refer to worker satisfaction in a company.

Fraud triangle theory explains that cheating is caused by pressure (incentive or motivation), opportunity, and rationalization (justification or attitude), in this case, pressure related to the perpetrator's motivation that leads to unethical behavior (Yohanna et al., 2021) The fraud triangle has been applied to the reasons why individuals might commit fraud, that is, because they have the opportunity, can make excuses for it and feel under pressure to do so (Antonelli et al., 2021)

Job satisfaction is one of the important factors that influence in determining employee performance in an agency or company (Putri, 2014). Job satisfaction has an influential role in the running of the operations of an agency/company (Anggreni et al., 2020). Factors that affect job satisfaction are by providing work that is mentally challenging and done using the skills and abilities possessed, then the boss gives a fair attitude to the wages given to employees according to their level of work, supportive working conditions to do the task well, friendly colleagues, and the suitability of the work obtained (Sadewo & Setyorini, 2017).

Job satisfaction is a reflection of workers' feelings in responding to their work. If satisfaction is high, then workers will give a positive response to their work and environment, while when workers are not satisfied with their work, workers will give a negative response to their work (Wiliandari, 2019). Job satisfaction can be divided into three theories, namely conflict theory, field satisfaction theory, and conflicting process theory (Munandar, 2001). Job satisfaction affects work quality (Sutrisno et al., 2022). This is in line with the impact of job satisfaction on worker performance. As in research of Paais and Pattiruhu (2020) which shows that if job satisfaction increases, the performance of workers will also increase. There are several things that determine the level of job satisfaction, such as the level and amount of salary, time related to workload, and opportunities obtained to develop themselves. If this is not obtained by workers properly, it will result in negative responses, one of which is fraud. In addition, job satisfaction also allows someone to get the opportunity to gain flexibility in accessing financial statements and important company data. This facility also has the opportunity to be misused by workers in committing fraud.

Job satisfaction owned by employees will have an impact on the possibility of fraud in an institution both profit oriented and non-profit oriented. Employees who feel satisfied in their work will minimize their intention to commit fraud. Rationalization, pressure, and opportunity factors also affect the potential for fraud. This is in line with fraud triangle theory which states that motivation, opportunity, and justification are the causes of fraud committed by employees. Research conducted by Sevyiolanita et al. (2022) and Triswantoro and Riyadi (2020) found that job satisfaction negatively affects the potential for fraud. However, research conducted by Yasmin and Najihah (2023) found that job satisfaction has a positive effect on fraud.

Based on the problem of fraud in several employees of financial companies in Semarang City and its relation to job satisfaction, further study is needed on the problem. Several previous studies have examined fraud intentions and their relation to job satisfaction, but the study still has not analyzed the influence of these

two variables in Semarang City. Therefore, the author's aim is to analyzing the impact of job satisfaction levels on fraud intentions at the study location. The results of this study are expected to provide knowledge about the importance of job satisfaction and be used as one of the considerations in overcoming the problem of fraud in Semarang City.

METHOD

This research is based on quantitative methods. The variable used is the dependent variable in the form of fraud intentions, while the independent variable is in the form of job satisfaction. The population used is all employees of financial companies in Semarang City, who come from commercial banks, rural banks (BPR), non-bank institutions, and pawnshops that have a minimum work duration of one year. Sample selection is based on snowball sampling due to limited time and research manpower. The number of samples used is 30, because this number is able to represent the original condition (Rahman et al., 2017). The sampling method uses the snowballing sample technique. This study also used an instrument in the form of a questionnaire based on research (Fauziah, 2017). The first instrument used is the job satisfaction instrument, which consists of several parameters, including: aspects of general satisfaction, extrinsic (policies issued by the company, compensation obtained by employees, supervision, social status, work environment situation, securities, and colleagues in the work environment), and intrinsic aspects (freedom, intention to achieve, social service, authority, optimization of opportunity utilization, achievement, creativity, and responsibility). In assessing these aspects, it is based on the weight of the MSQ scale assessment with a score range of 1 to 5 (remarks: the higher the score, the higher the level of worker satisfaction). The second instrument is a tool to measure fraud intentions consisting of several aspects, which include fraud in terms of corruption, improper asset utilization, and financial statements. This aspect is measured based on a scale from ACFE with a range of values from 1 to 5 (the higher the scale value, the higher the fraud rate). After the data is collected, it continues with data processing. The picture of the data obtained is shown through descriptive statistics.

The data processing procedure begins with a validity test to test whether the data collected is valid. Data is said to be valid when it has a value greater than the significance value, because the number of samples is 30, the significance level r table used as a reference is 0.361. After conducting a validity test, it is continued with a reliability test to review the level of data consistency, data is said to be reliable when it has a value more than the significance value r of the table, which is 0.361. When the data has been declared valid and reliable, it is continued with data analysis.

Data analysis begins with normality test, linearity test, and heteroscedasticity test. The normality test aims to identify the distribution of data. The normality test this time uses the Shapiro Wilk Francia method with the provision that if the significance value is more than 0.05 then the data is normally distributed. The linearity test serves to see the relationship between two variables, as for the method used for this test, namely ANOVA, if the result is higher than 0.05, it can be said that the data has been linear. The last test carried out was the heteroscedasticity test with the Breusch-Pagan/Cook-Weisberg test method, when the significance value was greater than 0.05, the data test did not experience symptoms of heteroscedasticity. After the data is declared normal, has relationships between variables, and has no symptoms of heteroscedasticity, it can be continued with simple linear regression analysis. The simple linear regression test performed aims to analyze the cause and effect of the independent variable against the dependent variable. The independent variable in question is the level of job satisfaction, while the dependent variable in question is the level of fraud. When the significance value of the results of simple regression analysis is less than 0.05, the two variables studied have a causal relationship, but if the significance value is more than 0.05, the two variables studied do not have a causal relationship. Such regression tests and analyses are performed on STATA software. The regression analysis chart in question is presented in figure 1.

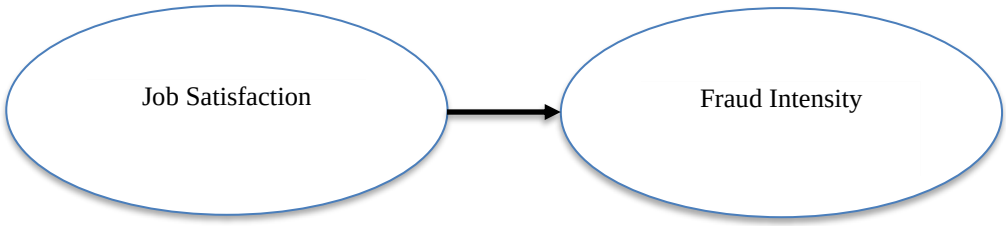


Figure 1. Research Mindset

The formula used in this regression analysis is as follows:

IK = *a* + *b*KP+*e*

Information:

IK : Fraud Intensity Variable
a : Regression Coefficient
b : Regression Coefficient
KP : Job Satisfaction Variable
e : Error terms

RESULTS AND DISCUSSION

Based on the results of descriptive analysis, an overview of the data listed in table 1 is obtained. In table 1, it can be seen that the job satisfaction variable has a mean value of 47.3 which is included in the high classification. This shows that the level of job satisfaction in employees of financial companies has a high level of job satisfaction. The high level of job satisfaction is supported by several aspects, both intrinsic and extrinsic aspects. These aspects include: having time for yourself, having the opportunity to participate independently in the work environment, having the opportunity to carry out diverse activities, getting good appreciation in the world of work, being valued in the work environment, having guaranteed job certainty, having the opportunity to participate in the social environment, having the freedom to express opinions, having the opportunity to innovate, and having satisfaction when succeeded in achieving work achievements. When viewed based on the standard deviation, it can also be concluded that job satisfaction data has low diversity, because the value is smaller than the average. From this data, it also indicates that the level of job satisfaction owned by employees of financial companies in Semarang is evenly distributed.

Next is the fraud intention variable, which has a mean of 40.96 and is included in the high category. The high level of fraud can be shaped by a bad culture, so that it will affect the character of employees who originally had good integrity, becoming bad integrity. Fraud intentions are characterized by several actions that lead to non-ideal behavior, such as considering imactual reporting as reasonable behavior, utilizing company or state assets for personal and improper interests as reasonable actions, and considering double transaction behavior and gratification as normal actions. Based on the standard deviation value, it was also found that the level of diversity of fraud intention data falls into the low diversity category, because the standard deviation value is far from the average value. This shows that the intention of fraud in employees at the study location is relatively uniform, so this uniformity reinforces the fact that company culture is related to the intention of fraud in employees. When companies consider falsification of financial statements as a normal action, employees also have the potential to consider it. The intention of fraud owned by the leader will also put pressure on employees, of course, this power also has the potential to form a bad culture of fraud intentions. Culture is formed from habits in the company, so these habits become characters in a company (Widiarta et al., 2015).

Table 1. Results of Descriptive Statistical Analysis

Variable	Obs	Mean	Std. dev.	Min.	Max.
KP	30	47.3	6.783093	26	55
IK	30	40.96667	5.30116	29	45

Source: Research data processing results (2023)

Next is the test results of validity and reliability. Based on the results of the two tests, it can be seen that the variables of job satisfaction and fraud intention are included in the category of valid and have reliability, this is shown by the two test values that exceed r table, amounting to 0.361. The values of the test results indicate that the data can be used in future analyses.

The results of the normality and heteroscedasticity tests are listed in table 2 and talel 3. Based on the table, it was found that the results of the Shapiro Wilk-Francia normality test for the KP variable were 0.00315 and the IK variable were 0.03069, which showed that the distribution of data was classified as "abnormal", because it had a value of less than 0.05. Then, if viewed based on the linearity test on table 4, it is also seen that the data has linearity, because the result is higher than 0.05. The heteroscedasticity test results show a value of 0.0028 which indicates that the data experience symptoms of heteroscedasticity. Based on the results of normality, linearity, and heteroscedasticity tests, it can be seen that the data can be used for further analysis, namely simple linear regression analysis with robustness test.

Tabel 2. Normality Test Results

Shapiro–Francia W' test for normal data					
Variable	***Obs***	***W'***	***V'***	***z***	***Prob>z***
KP	30	0.87404	4.442	2.732	0.00315
IK	30	0.92127	2.777	1.871	0.03069

Source: Research data processing results (2023)

Table 3. Heteroscedasticity Test Results

	Test Results	Results
Glejser heteroscedasticity test	0,0028	Heteroscedasticity occurs

Source: Research data processing results (2023)

Table 4. Linearity Test Results

	Test Results	Results
Linearity Test ANOVA	0,158	Data linear

Source: Research data processing results (2023)

Next is the results of a simple linear regression analysis, which is listed in table 3. Based on the table, it can be seen that the significance value is 0.006, which means less than 10%. This value is an indicator that there is an influence or causal relationship on the variable of job satisfaction on fraud intentions. More clearly, R Square worth 0.204 also shows that the job satisfaction variable has an effect of 20.4% on the fraud intention variable, while the rest (79.6%) is caused by other factors that were not studied in this study.

Table 3. Simple Linear Regression Test Results

	(1)	(2)
Variables	**KP**	**KP**
IK	0.578Â **	0.578Â *
	(0.216)	(0.295)
Constant	23.609Â **	23.609Â *
	(8.908)	(12.747)
Observations	30	30
R-squared	0.204	0.204

Standard errors in parentheses
*** p<0.01, Â ** p<0.05, Â * p<0.10
Source: Research data processing results (2023)

The test results are arranged in the formula IK = 23.60 + 0.578KP. The number 23.60 is a constant number, which means that when job satisfaction does not occur, the value of employee fraud intensity is 23.60. Based on the formula, it is known that these two variables have a positive causal relationship, so that when job satisfaction increases, the fraud intensity will also increase. However, when job satisfaction decreases, the fraud intensity will also decrease. This relationship is based on the opportunities obtained by employees. The results of this study show that the hypothesis in this study is accepted, where the results of the study show that job satisfaction has a positive effect on the fraud intensity. The results of this study support the results of fraud triangle theory which states that the potential for fraud is triggered by three things, namely opportunity, motivation, and justification. If explored more deeply through the results of data collection, this opportunity has the potential to occur in several aspects. These aspects are as follows.

Opportunity to Participate in the Work Environment Independently

This opportunity is a good opportunity for workers to optimize their potential in the world of work, because they avoid micromanagement or excessive supervision of workers. However, if this is done excessively and without balanced control, it will provide opportunities for employees to have fraudulent intentions (Matompo, 2020), because they feel that there is no supervision and not accompanied by superiors. Financial statement engineering and embezzlement of funds will also have the opportunity to occur when this is left unchecked. Solutions that can be applied to minimize this happening are by providing assistance to employees wisely and evaluating financial statements in each certain period. The use of data processing software and automatic monitoring software is also able to provide supervision efficiency in the work environment.

Power and Appreciation Gained in the Work Environment

This power is obtained from the opportunity for employees to be valued in the work environment. Under ideal conditions, this appreciation can have a positive impact on employees to be motivated in maximizing capacity and capability in the world of work. However, if the power is not based on good integrity, then employees will consider appreciation as a "signal" of power to misuse company assets owned. The good image that has been given to employees also has the potential to be used as a shield when they have the intention to cheat. The authority possessed by employees in the world of work will also test the integrity of employees.

This is because when employees have power, the party who has the greatest control is themselves. When self-control does not play a role as it should, it will trigger acts of abuse of power to intend to cheat. The solution that can be done to minimize bad things happening is by forming a supervisory board that has the function to oversee the performance of the ruling party in the company.

Opportunity to Innovate in the Work Environment

This opportunity is one of the opportunities for employees to participate and contribute to the world of work. The innovative character of employees is also able to increase profits and utilize resources effectively. Therefore, many companies provide funding or hire innovative workers. However, when supervision is not carried out optimally, it will encourage misuse of funds provided by the company. Falsification of financial statements during the development of innovations also has the potential to occur.

CONCLUSION

The study found that job satisfaction significantly influences fraud intentions, with job satisfaction having a positive effect. Factors such as autonomy, power, and appreciation contribute to high fraud intentions. Future research should extend the study period and include samples from all Indonesian industries in various cities. The study used only 30 respondents, and future research should use interviews to gather data closer to actual situations. Inclusion of indicators, expanding the scope of research, and increasing sample numbers are also suggested for more comprehensive results.

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