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Individual, Social, and Workplace Perspectives: Trends in the Misuse of Local Government Assets

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Abstract: Fraud in public-sector asset management has traditionally been explained primarily through individual-level factors, while the influence of organizational and social contexts has received comparatively limited attention. This study examines how rationalization, peer influence, moral intensity, and the psychosocial work environment jointly shape fraud propensity in local government asset management. A quantitative survey was conducted among asset management officials from 39 provincial government work units in Central Sulawesi, Indonesia. Using purposive sampling, 114 valid responses were collected and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis demonstrates that rationalization and peer influence significantly increase fraud propensity, whereas moral intensity and a favorable psychosocial work environment reduce employees' tendency to engage in fraudulent behavior. In addition, rationalization negatively affects the psychosocial work environment, while moral intensity contributes positively to employees' perceptions of workplace psychosocial conditions. These results extend conventional fraud literature by integrating Fraud Triangle Theory and Attribution Theory, demonstrating that fraud propensity is shaped not only by individual cognitive processes but also by social influences and organizational conditions. The findings highlight the importance of strengthening psychosocial workplace conditions, ethical awareness, and positive peer relationships as complementary strategies for reducing fraud risk in public-sector asset management.

Keyword: Fraud Propensity, Local Government Asset Management, Moral Intensity, Peer Influence, Psychosocial Work Environment, Ratinalization

INTRODUCTION

Occupational fraud remains a major challenge for organizations worldwide, affecting both private and public sector institutions. Among the various forms of occupational fraud, asset misappropriation is consistently reported as the most prevalent type because it involves the unauthorized use, theft, or misuse of organizational resources by individuals who have access to those assets. Although the financial impact of each incident may vary, the cumulative losses generated by asset-related fraud can be substantial and may undermine organizational accountability, efficiency, and public trust.

In the public sector, the risk of asset misappropriation is particularly important because government assets are intended to support public services and development programs. In Indonesia, corruption and asset-management irregularities continue to receive significant public attention. Cases involving embezzlement, abuse of authority, document falsification, and other fraudulent practices indicate that weaknesses in governance and accountability mechanisms remain present in many public institutions. These conditions suggest that regional asset management is not only an administrative issue but also a governance issue that is vulnerable to fraudulent behavior.

Despite the extensive fraud literature, explanations of fraudulent behavior have been dominated by the Fraud Triangle Theory proposed by Cressey (1953), which emphasizes pressure, opportunity, and rationalization as the primary antecedents of fraud. While this framework has provided valuable insights into individual motivations for committing fraud, recent scholars have argued that fraud cannot be fully understood through individual-level factors alone. Organizational climate, social interactions, leadership practices, and workplace conditions may also influence how employees perceive, justify, and engage in unethical behavior. Consequently, the exclusive reliance on traditional fraud models may provide an incomplete explanation of why fraud persists even in organizations that have implemented formal control systems (Welss, 2005; Ramamoorti, 2008; Krambia-Kapardis, 2016; Yusrianti et al., 2020).

This limitation reveals an important research gap. Existing studies have largely focused on financial incentives, internal controls, and individual psychological factors, whereas the role of the psychosocial work environment in shaping fraudulent behavior remains relatively underexplored, particularly in the context of public-sector asset management (Budisusilo dan Suryantoro, 2005). The psychosocial work environment refers to the social and psychological conditions experienced by employees in the workplace, including interpersonal relationships, organizational support, communication patterns, fairness, and work-related stress (Soleh dan Rochmansjah, 2010). These conditions may influence employees' ethical judgments and their propensity to rationalize inappropriate actions (Mehboob and Bhutoo, 2012; Murphy and Dacin, 2012).

To address this gap, the present study adopts Attribution Theory, which posits that human behavior is influenced by both internal characteristics and external environmental conditions. From this perspective, fraud is not viewed solely as the result of personal motives but also as a response to workplace conditions that may encourage, normalize, or fail to discourage unethical conduct. By applying Attribution Theory to the study of regional asset management, this research seeks to provide a more contextual explanation of asset-related fraud in public organizations.

The novelty of this study lies in its integration of the psychosocial work environment into fraud research within the context of regional government asset management. Unlike previous studies that primarily emphasize individual motivations or control weaknesses, this study examines how workplace social and psychological conditions contribute to fraudulent behavior. The study therefore offers a theoretical contribution by extending traditional fraud explanations beyond individual-level determinants and by demonstrating the relevance of environmental factors in understanding fraud risk in public-sector organizations.

Based on these arguments, this study aims to examine the influence of the psychosocial work environment on fraudulent behavior in the management of regional government assets and to provide empirical evidence that may enrich contemporary fraud literature and support the development of more effective governance practices.

Rationalization and the Propensity for Fraud in Local Government Asset Management

Rationalization is one of the central elements of Fraud Triangle Theory and refers to the cognitive process through which individuals justify unethical actions in a manner that allows them to maintain a positive self-image (Yusrianti et al., 2020). Fraudulent behavior is often preceded by self-justifications that portray misconduct as acceptable, harmless, or necessary under particular circumstances (Tarmizi dan Shieto, 2021). Individuals who successfully rationalize unethical conduct are less likely to experience moral conflict and are therefore more willing to engage in fraudulent behavior. In the context of local government asset management, employees may justify the misuse of public assets by perceiving such actions as compensation for unfair treatment, as common organizational practice, or as behavior that causes minimal harm to the organization. Previous studies have consistently demonstrated that rationalization weakens ethical restraints and increases the likelihood of fraudulent conduct. Therefore, stronger rationalization is expected to increase the propensity for fraud in local government asset management.
H1: Rationalization positively affects the propensity for fraud in local government asset management.

Rationalization and the Psychosocial Work Environment

The psychosocial work environment reflects employees' perceptions of the social and psychological conditions within the workplace, including organizational support, interpersonal trust, fairness, communication quality, and psychological safety (Sandhu et al., 2016). Attribution Theory suggests that individuals interpret workplace conditions through their beliefs, experiences, and cognitive evaluations (Candrasekar, 2011; Pitaloka et al., 2014). Employees who frequently rationalize unethical conduct may develop more negative perceptions of workplace norms and organizational relationships because they tend to justify behavior that deviates from accepted standards. Furthermore, rationalization may weaken employees' commitment to organizational values and reduce their sensitivity to ethical workplace expectations. As a result, higher levels of rationalization may be associated with less favorable perceptions of the psychosocial work environment.
H2: Rationalization negatively affects the psychosocial work environment.

Psychosocial Work Environment and the Propensity for Fraud in Local Government Asset Management

The psychosocial work environment encompasses the social and psychological conditions that characterize employees' experiences within the workplace, including organizational support, fairness, interpersonal trust, communication quality, and psychological safety (Sharma, 2016). A positive psychosocial work environment reinforces ethical norms and encourages employees to comply with organizational rules and procedures (Ollukaran & Gunaseelan, 2012). From the perspective of Attribution Theory, workplace conditions influence employees' behavioral choices by shaping their perceptions of what constitutes acceptable conduct. Employees who perceive high levels of fairness, support, and trust are more likely to develop stronger organizational commitment and less likely to engage in unethical behavior. Conversely, unfavorable psychosocial conditions may facilitate rationalizations for misconduct and increase tolerance toward fraudulent practices. Therefore, a positive psychosocial work environment is expected to reduce the propensity for fraud in local government asset management.

H3: The psychosocial work environment negatively affects the propensity for fraud in local government asset management.

Peer Influence and the Propensity for Fraud in Local Government Asset Management

Peer influence refers to the extent to which employees' attitudes and behaviors are affected by the actions, expectations, and norms of their colleagues. In organizational settings, individuals often rely on social cues when determining acceptable conduct, particularly in situations involving ethical uncertainty. When unethical practices are tolerated or normalized within peer groups, employees may perceive fraudulent behavior as socially acceptable and experience less resistance to engaging in similar actions. Through social learning processes, individuals may imitate behaviors that appear to be rewarded or accepted by their colleagues. Therefore, stronger peer influence is expected to increase the propensity for fraud in local government asset management.

H4: Peer influence positively affects the propensity for fraud in local government asset management.

Peer Influence and the Psychosocial Work Environment

Peer relationships constitute a fundamental component of the psychosocial work environment because workplace interactions shape employees' perceptions of organizational life. Supportive peer relationships encourage trust, collaboration, communication, and psychological safety, whereas negative peer interactions may contribute to conflict, stress, and workplace dissatisfaction. Attribution Theory suggests that employees develop perceptions of their work environment partly through social interactions with colleagues. Positive peer influence can therefore strengthen employees' perceptions of a favorable psychosocial work environment. Accordingly, stronger peer influence is expected to enhance the quality of the psychosocial work environment.

H5: Peer influence positively affects the psychosocial work environment.

Moral Intensity and the Psychosocial Work Environment

Employees with high levels of moral intensity tend to value fairness, accountability, integrity, and responsible workplace behavior (Jones, 1991). Such individuals are generally more sensitive to ethical aspects of organizational life and more likely to appreciate workplace environments characterized by trust, cooperation, and mutual respect. According to Attribution Theory, employees evaluate workplace conditions through the interaction of personal values and environmental experiences. Individuals with stronger moral awareness are therefore more likely to contribute to and perceive positive psychosocial conditions within the workplace. Consequently, moral intensity is expected to enhance employees' perceptions of the psychosocial work environment.

H6: Moral intensity positively affects the psychosocial work environment.

Moral Intensity and the Propensity for Fraud in Local Government Asset Management

Moral intensity refers to the degree to which an individual perceives an issue as having important ethical consequences. According to Jones (1991), individuals who recognize stronger moral implications associated with a decision are more likely to engage in ethical reasoning and less likely to undertake actions that may harm others or violate organizational norms. Within the context of public asset management, employees with high moral intensity are expected to recognize the ethical consequences of asset misuse more clearly and evaluate fraudulent behavior as morally unacceptable. Consequently, stronger moral intensity should reduce the likelihood that employees engage in fraudulent conduct involving local government assets.

H7: Moral intensity negatively affects the propensity for fraud in local government asset management.

METHOD

This study employed a quantitative survey design to examine the influence of rationalization, moral intensity, peer influence, and the psychosocial work environment on fraud propensity in local government asset management. The respondents consisted of 117 asset management officials from 39 provincial government work units in Central Sulawesi Province, with three respondents selected from each unit. Data were collected using a structured questionnaire distributed through Google Forms and direct administration.

All measurement items were adapted from established instruments in the fraud, organizational behavior, and business ethics literature and were contextualized to reflect local government asset management practices. Responses were measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The psychosocial work environment was operationalized through employees' perceptions of organizational support, fairness, interpersonal relationships, communication quality, trust, and psychological safety.

To reduce response bias, respondents were assured of anonymity and confidentiality, and participation was voluntary. Since the study involved fraud-related perceptions, no personally identifiable information was collected. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for predictive models involving multiple latent constructs and moderate sample sizes. The measurement model was assessed through reliability and validity testing, while the structural model was evaluated using path coefficient and coefficient of determination (R^2) analyses.

RESULTS AND DISCUSSION

A total of 117 questionnaires were distributed to asset management officials across 39 provincial government work units. Of these, 114 completed questionnaires were returned, yielding a response rate of 97.4%. Three questionnaires were not returned because the selected respondents declined to participate. Accordingly, 114 valid responses were included in the final analysis, as presented in Table 1.

Table 1. Questionnaire Distribution

	Jumlah	Persentase
Number of questionnaires distributed	117	100%
Number of questionnaires not returned	3	2,5%
Number of questionnaires returned	114	97,5%
Number of questionnaires that could be analyzed	114	97,5%

The results of the tests conducted to evaluate other model fit indicators (parameters) such as: Average Path Coefficient (APC), Average R-squared (ARS), Adjusted Average R-squared (AARS), Average Block VIF (AVIF), and Average Block VIF (AVIF) are presented in the following table.

Table 2. Model Fit Indicators

Parameter	Value	Threshold	Decision
Average path coefficient (APC)	0.206 P<0.001	p<0,05	Model fit
Average R-squared (ARS)	0.145 P<0.001	p<0,05	Model fit
Average adjusted R-squared (AARS)	0.126 P<0.001	p<0,05	Model fit

Parameter	Value	Threshold	Decision
Average block VIF (AVIF)	1.107	acceptable if <= 5, ideally <= 3.3	Model fit
Average full collinearity VIF (AFVIF)	1,183	acceptable if <= 5, ideally <= 3.3	Model fit
Tenenhaus GoF (GoF)	0.244	small >= 0.1, medium >= 0.25, large >= 0.36	Model fit

Table 2 shows an Average Path Coefficient (APC) of 0.206 with a p-value of 0.001, an Average R-squared (ARS) of 0.145 and a p-value < 0.001, an Average adjusted R-squared (AARS) of 0.126 and a p-value < 0.001, and an Average block VIF (AVIF) of 1.107, Average Full Collinearity VIF (AFVIF) of 1.183, and Tennenhaus GoF of 0.244; thus, all parameters indicate a good model fit.

Using a significance level of 0.10, it can be concluded that the pathways in the empirical research model are significant (the resulting p-values are <0.10). In Table 3 below

Tabel 3. Regression Coefficients

Hypothesis	p-Values	Regression Coefficients	Conclusion
H1	<0.01	0.39	Accepted
H2	0.05	-0.18	Accepted
H3	0.05	-0.10	Accepted
H4	<0.01	0.26	Accepted
H5	0.05	-0.81	Accepted
H6	<0.01	0.31	Accepted
H7	0.05	-0.35	Accepted

The findings of this study provide evidence that fraud propensity in local government asset management is shaped by the interaction of individual, social, and organizational factors. The results indicate that rationalization has the strongest positive effect on fraud propensity, suggesting that the tendency to justify unethical behavior remains a critical mechanism underlying asset misuse. This finding reinforces the argument of Fraud Triangle Theory that individuals are more likely to engage in fraudulent behavior when they can cognitively justify their actions, in line of Yusrianti et al (2020), and Tarmizi dan Shieto (2021). In the context of local government organizations, employees may perceive asset misuse as acceptable when such behavior is viewed as harmless, commonplace, or justified by organizational circumstances. Consequently, fraud is not merely a violation of formal regulations but also a product of cognitive processes that enable individuals to neutralize feelings of guilt and moral responsibility.

The study further demonstrates that rationalization negatively affects the psychosocial work environment. This finding suggests that employees who frequently justify unethical behavior tend to perceive workplace relationships, organizational support, fairness, and trust less positively. Such a result may indicate that rationalization is not solely an individual cognitive process but also reflects broader organizational dynamics (Candrasekar, 2011; Pitaloka et al., 2014; Sharma, 2016; Ollukkaran & Gunaseelan, 2012). When unethical behavior becomes increasingly rationalized, employees may become less committed to organizational values and more tolerant of practices that deviate from formal ethical standards. As a result, the psychosocial quality of the work environment may deteriorate, creating conditions that further facilitate misconduct.

The negative relationship between the psychosocial work environment and fraud propensity highlights the importance of organizational context in shaping ethical behavior. Employees who perceive higher levels of organizational support, trust, fairness, communication quality, and psychological safety are less likely to engage in fraudulent activities. This finding suggests that fraud prevention should not rely exclusively on monitoring systems and internal controls. Instead, organizations should also foster workplace environments that encourage ethical conduct, transparency, and accountability. A positive psychosocial environment reduces opportunities for the normalization of misconduct and strengthens employees' commitment to organizational values.

Another important finding concerns the role of peer influence. The positive relationship between peer influence and fraud propensity indicates that employees are strongly affected by the behavior and attitudes of their colleagues. This result supports the notion that fraudulent behavior can spread through social interactions within organizations. Employees frequently rely on peers as reference points when determining acceptable conduct, particularly in situations characterized by uncertainty or limited supervision (Njenga, 2014). Consequently, when unethical practices become tolerated or normalized within peer groups, employees may perceive fraud as less problematic and become more willing to engage in similar behavior. This finding supports the concept of social contagion, whereby unethical behavior is transmitted through workplace networks rather than emerging solely from individual intentions.

Interestingly, peer influence was also found to affect the psychosocial work environment. This result suggests that workplace relationships play a crucial role in shaping employees' perceptions of organizational life. Positive interactions among colleagues contribute to trust, cooperation, and psychological safety, whereas negative interactions may weaken workplace cohesion and create an environment that is more tolerant of misconduct (Pattawe et al., 2022; Boomer et al., 1987). Therefore, peer influence functions not only as a direct predictor of fraud propensity but also as an important social mechanism through which employees interpret and evaluate their organizational environment.

The findings regarding moral intensity provide further evidence that ethical awareness serves as an important protective factor against fraud. Employees with higher levels of moral intensity are more likely to recognize the ethical consequences of their actions and therefore less likely to engage in fraudulent behavior. Moreover, moral intensity positively influences perceptions of the psychosocial work environment. Individuals who place greater importance on ethical considerations tend to value fairness, accountability, and responsible conduct, which contributes to more favorable perceptions of workplace conditions (Wells, 2005; Fisher 2015; Krambia-Kapardis, 2016). These findings suggest that ethical decision-making is influenced not only by formal organizational rules but also by employees' moral evaluations of specific situations.

Taken together, the findings suggest that fraud in public-sector organizations should not be viewed solely as a consequence of individual moral failure. Rather, fraudulent behavior appears to be socially embedded within organizational relationships, workplace norms, and psychosocial conditions (Robinson & Curtis, 2012; Heider, 1958). This study therefore extends traditional fraud literature by demonstrating that fraud propensity is influenced not only by cognitive factors such as rationalization but also by social influences and organizational contexts (Shafer & Ketchand, 2014; Valentine & Holingworth, 2012). By integrating Fraud Triangle Theory and Attribution Theory, the study provides a more comprehensive explanation of fraud in local government asset management, emphasizing that misconduct emerges through interactions between individual cognition, social relationships, and workplace environments.

CONCLUSION

This study demonstrates that fraud propensity in local government asset management is influenced by the interaction of individual, social, and organizational factors. The findings indicate that rationalization and peer influence significantly increase the propensity for fraud, whereas moral intensity and a positive psychosocial work environment reduce the likelihood of fraudulent behavior. In addition, rationalization negatively affects the psychosocial work environment, while moral intensity contributes positively to employees' perceptions of the psychosocial work environment. These findings suggest that fraudulent behavior in public organizations is not solely the result of individual ethical deficiencies but is also shaped by workplace relationships, social influences, and organizational conditions.

Theoretically, this study extends the fraud literature by integrating Fraud Triangle Theory with Attribution Theory to explain fraud propensity from both individual and organizational perspectives. The findings highlight that psychosocial workplace conditions constitute an important contextual factor that complements traditional fraud models, thereby providing a broader understanding of fraud in public-sector organizations.

From a practical perspective, the findings suggest that fraud prevention should extend beyond strengthening internal controls and regulatory compliance. Public organizations should also foster a supportive psychosocial work environment characterized by fairness, trust, ethical leadership, open communication, and positive peer relationships to reduce opportunities for unethical behavior and strengthen employees' ethical decision-making.

This study is subject to several limitations. First, the analysis relied on self-reported perceptions obtained from local government officials in one Indonesian province, which may limit the generalizability of the findings. Second, the model explains only part of the variation in fraud propensity, indicating that other organizational and institutional factors may also influence fraudulent behavior. Future research is therefore encouraged to examine additional determinants, such as ethical leadership, organizational culture, organizational silence, or governance quality, and to involve broader samples from different public-sector institutions to enhance the generalizability of the findings.

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