





“Perceptions of corruption by perpetrators: An empirical analysis of the fraud triangle and attribution theories”

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PERCEPTIONS OF CORRUPTION BY PERPETRATORS: AN EMPIRICAL ANALYSIS OF THE FRAUD TRIANGLE AND ATTRIBUTION THEORIES

Abstract

Corruption is one of the major challenges facing both developed and developing countries, which seriously undermines governance and economic stability. This is specifically true for civil servants, whose vulnerability to corruption is greatly increased by the particular pressures and opportunities arising in their work. This study aims to explore perceived corruption among civil servants in Semarang, Indonesia, using the fraud triangle and attribution theories that point to psychological and organizational factors in corruption. The sample consisted of 99 civil servants convicted of corruption. This study used multiple linear regression to analyze data on how perceived pressure, opportunity, and rationalization contribute to unethical behavior. From the results, perceived pressure, especially financial stress, and the opportunity for corruption due to weak organizational controls were significant driving factors for corrupt actions. Financial pressure emerged as the most influential factor, followed by the opportunity for unethical behavior in weak organizational environments. The study emphasizes the need to address both psychological factors, such as personal values and ethical leadership, and organizational factors, like strengthening internal controls and reducing opportunities for misconduct. These findings provide valuable messages for policymakers in designing comprehensive anti-corruption strategies that could reduce both internal motivations and external opportunities that foster corruption among civil servants.

Keywords

corruption, civil servants, ethical leadership,
organizational controls, unethical behavior

JEL Classification

H72, M41, M48

INTRODUCTION

Corruption remains a critical issue in both developed and developing countries, severely undermining governance and economic stability (Grundler & Potrafke, 2019; Song et al., 2021). Civil servants are particularly vulnerable to corrupt practices due to the unique pressures and opportunities inherent in their positions. The corruption among civil servants in Semarang, Indonesia, is related to the psychological and organizational elements that contribute to corrupt behavior and reduce income distribution (Saha et al., 2021).

The fraud triangle theory posits that corruption is influenced by perceived pressure, opportunity, and rationalization. Pressure, often in the form of financial stress or societal expectations, serves as a significant motivator for corrupt actions, while opportunities arise from weaknesses in organizational controls or governance structures. Rationalization, the final element of the fraud triangle, allows individuals to justify unethical behavior, thus reinforcing corruption (Le & Doan, 2020). Understanding these factors is crucial for developing targeted interventions to reduce corruption,

particularly in the public sector. Previous studies have highlighted the critical role of weak internal controls and the psychological pressure on individuals as primary drivers of corruption. It is essential to address both aspects when designing anti-corruption strategies.

1. LITERATURE REVIEW AND HYPOTHESES

The fraud triangle theory was presented by Cressey (1953) and is the most popular framework to explain the determinants of fraudulent behavior, including corruption (Albrecht et al., 2015). Three conditions or factors identified by this theory lead to fraudulent acts: perceived pressure, perceived opportunity, and rationalization. The first factor, perceived pressure, occurs because of the presence of some sort of non-shareable need or motive that drives an individual to commit fraud. Cressey (1953) proposed that individuals who are trusted with responsibilities may become trust violators when they face financial difficulties they cannot disclose. The second factor, perceived opportunity, pertains to an individual's belief in their ability to exploit opportunities for fraud without detection. The third factor, rationalization, involves the perpetrator's justification of their illegal actions, enabling them to maintain a positive self-concept as a trusted individual. Rationalization represents a critical psychological step that generally precedes the fraudulent act. Understanding these factors is crucial in making a fraud and corruption prevention strategy. By addressing perceived pressure, limiting opportunities for misconduct, and reducing rationalizations, organizations can more effectively minimize corruption.

Attribution is a causal explanation of a behavior or event. The attribution theory can be used to explain attribution factors to answer the why question, such as "why did someone fail the exam," "why did someone act evil," or "why did someone commit corruption" (Weiner, 1972). As explained by Weiner (1972), individual attribution is an individual cause that is attributed to an event or behavior and results in the way that an individual responds affectively, cognitively, and behaviorally in the future. The outcome of a behavior is caused by talent, ability, effort, task characteristics, intrinsic motivation, luck, competence, causal thinking, the expectancy of success, the behavior of the individual concerned, and emotions. Attribution

theory explains the influence of cognition and affection on individual behavior. Understanding the causes attributed to behavior is essential for predicting how individuals might act in similar future situations. By examining these attributions, organizations can better understand the motivations behind actions such as corruption and design more effective interventions to mitigate unethical behavior.

Perceived pressure is defined as non-shareable financial needs and is a motive that drives a person to commit acts of fraud. Financial problems that cannot be shared can be the most common factor and the main motivation that drives someone to commit acts of corruption. According to Mansour et al. (2024), every criminal will face some pressure to carry out unethical behavior. Cressey (1953) explains that perceived pressure consists of three types: personal pressure to fulfill lifestyle, pressure from superiors where an individual works to meet company performance targets, and external pressure. Furthermore, it is stated that perceived pressure is a person's internal motive for committing acts of fraud. Some research findings state that perceived pressure is a factor that influences fraud.

Said et al. (2018) stated that life pressures, especially financial problems that cannot be shared, which then result in an individual becoming desperate to the point of losing their sanity, will be a motivating factor to seek quick solutions to problems including using other parties' assets illegally or ethically to meet their needs. Perceived pressure is the main determinant factor that drives an individual to commit acts of fraud (Pinazo-Dallenbach & Castelló-Sirvent, 2024; Hwang et al., 2024). Lestari et al. (2022) and Mansour et al. (2024) also state that an increase in perceived pressure will result in an increase in the possibility of fraud. These findings underscore the critical role of perceived pressure in prompting individuals to rationalize unethical decisions, making it essential for organizations to address both the personal and professional pressures that employees face. Reducing

perceived pressure through financial and psychological support systems can help mitigate the likelihood of corruption and fraud.

Perceived opportunity is the second element of the fraud triangle theory. Opportunity comes from the perception of individual employees who feel that there are opportunities that allow them to commit acts of fraud without being detected (Said et al., 2018). Opportunities occur because of a weak internal control system or ineffective organizational governance that an individual will exploit to commit corruption in an organization (Audretsch et al., 2022; Cacciatore et al., 2022). A corruptor will subjectively catch a situation that can be used for personal gain. The perpetrators of corruption have confidence that they can take advantage of weaknesses in the internal control system to commit corruption, knowing that the risk of other parties discovering their corrupt actions is relatively low or even unknown. The higher the confidence of a corrupt actor in feeling the opportunity to commit low-risk corruption, the more likely it is that corruption will occur (Cressey, 1953).

Perceived opportunity can contribute to fraud. Said et al. (2018) stated that opportunity has a positive effect on fraud. Weak internal control systems will provide opportunities for fraud perpetrators to utilize their knowledge and manipulate the system without being detected. Benson and Bociga (2024) and Olmos et al. (2020) also stated that the chief accountant would exploit internal control weaknesses to take company money illegally. These findings underscore the importance of strengthening internal controls and creating transparent organizational systems to limit opportunities for fraud. By addressing structural weaknesses, organizations can significantly reduce the likelihood of fraud and corruption.

Rationalization shows that the perpetrators of corruption need to formulate several reasons or justifications that are morally acceptable to justify their actions (Forson, 2024; Gerardou et al., 2022). A rationalization is a form of justification that the acts of corruption committed are not criminal acts. The concept of rationalization can be defined as a perpetrator of fraud who must formulate thoughts or reasons that are morally ac-

ceptable before the individual commits an act of fraud. Rationalization refers to the justification that unethical behavior is not a crime (Cressey, 1953). Fraudsters must have some way of rationalizing their actions so that they are acceptable. Rationalization aims to reduce perceptions of unethical behavior to be accepted as the right action (Albrecht et al., 2015; Yohanes et al., 2024).

Rationalization influences fraudulent behavior (Said et al., 2018; Homer, 2020). Said et al. (2018) stated that rationalization has a positive effect on fraud. It is one of the determinants of fraudulent behavior (Homer, 2020). White-collar criminals tend to come up with a plausible alibi to avoid their responsibility. Such criminals tend to ignore inner voices that say that their actions are wrong and include crimes that harm other parties.

Religiosity is commonly defined as an individual's belief in the existence of God or Gods. However, it is often more broadly interpreted as an appreciation of the quality and attitude of a person's life, shaped by their religious values (Santos & Lemes, 2022). Zelekha and Avnimelech (2023) further define religiosity as a personal commitment to one's religion. It is an individual's identification, internalization, and integration of religious norms into their identity to guide their thoughts, behaviors, and actions in accordance with their belief. Religiosity can be related to belief in God, as well as devotion and religious fervor. According to Said et al. (2018), belief in God is attached to an emotional attitude of submission toward divine rules. Chantziaras et al. (2020) and Kwarteng et al. (2023) posited the same thing. More religious people are likely to engage in ethical behavior because most teachings advocate for moral conduct and good social behavior. Religion can, therefore, play an influential role in the construction of ethical decisions and also improve resistance against unethical actions such as corruption.

Unethical behavior is a deviation of individual behavior perceived as correct and continuously carried out. Unethical behavior consists of the behavior of abuse of position, abuse of power, abuse of organizational resources, and no action (Aumentado et al., 2024; Manara et al., 2020). The habit of behaving unethically will result in a higher tendency to commit acts of corruption (Pusch & Holtfreter,

2021). Furthermore, the habit of an individual behaving unethically by abusing position, abusing power, and abusing organizational resources will result in that person having a high tendency to commit corruption (Pusch & Holtfreter, 2021). Unethical behavior that is carried out repeatedly will build an individual's attitude that thinks that the deviant behavior he is doing is right. This condition will make it easier for an individual to commit wrong actions (Fierro et al., 2024; Harahap & Isgiyarta, 2023). Furthermore, individuals who continuously engage in unethical practices are more likely to justify their actions through rationalization, reinforcing the cycle of misconduct. Addressing unethical behavior at an early stage is crucial to preventing its escalation into more serious offenses, including corruption.

Ethical leadership style can be defined as the behavior orientation of a leader in accordance with the norms (Gaganis et al., 2024; Arumsasi et al., 2021). It is shown through personal actions and interpersonal relationships; a leader then promotes this behavior to the subordinates so that they emulate ethical behavior through two-way communication, reinforcement, and decision-making (Ogbechie, 2024; Verne, 2023). Ethical leadership uses moral values as part of its leadership agenda by communicating ethical, moral messages, being a role model for ethical behavior, and using a reward system to influence subordinates to behave ethically. Organizational ethical culture influences individual ethical behavior. Walumbwa et al. (2017) stated that ethical leaders act as role models for their subordinates and will help their subordinates to behave ethically. Such leaders encourage the ethical behavior of their organizational members by establishing strong ethical values in organizational rules and procedures. Ethical leadership has a positive effect on the ethical behavior of group members (Gaganis et al., 2024; Arumsasi et al., 2021). It encourages confidential reporting (whistleblowing) of fraudulent acts committed by members of the organization (Bhal & Dadhich, 2011). This approach not only strengthens ethical practices within the organization but also contributes to a culture of accountability, where employees feel empowered to report unethical behaviors without fear of retaliation.

Previous research has linked individual demographic factors, particularly individual edu-

cation levels, to cheating (Burke et al., 2022). Higher levels of education and expertise tend to increase the occurrence of white-collar crimes such as fraud, counterfeiting, and embezzlement. White-collar crime is closely related to high social status (Babatunde et al., 2022; Spruyt et al., 2024). The level of education will increase the individual's cognitive abilities to rationalize cheating. A higher level of CEO education will be associated with greater innovation and advanced abilities to process, analyze, and integrate information (Yuan et al., 2024; Osipian, 2020). The level of education has also been shown to have a positive relationship with the level of moral development. Moreover, higher education levels are positively correlated with higher moral development, which might lead individuals to better understand ethical norms. However, the ability to rationalize unethical behavior can sometimes override moral reasoning, especially in high-stakes environments, thereby increasing the likelihood of unethical decisions or actions, such as corporate fraud.

Age is one of the personal attribution factors that affect individual performance. Older people have more experience, so they tend to have higher cognitive abilities to distinguish right or wrong behavior, unlawful behavior, etc. Older people also tend to have a higher affective ability, so they have a higher sensitivity ethics (Sim, 2024; Pan et al., 2023). Sim (2024) argues that older individuals are more sensitive to the threat of sanctions due to the accumulation of social benefits over the years, such as wealth, social status, and a stronger reliance on the reactions of others. As a result, the potential costs of sanctions become more significant. This heightened awareness of consequences often makes older individuals more cautious in their actions, potentially leading them to make more ethical decisions. However, as experience and social status increase, older individuals may also develop a stronger sense of entitlement or justify certain unethical behaviors, which could complicate ethical decision-making.

This study aims to examine the role of perceptions of corruption among civil servants in Semarang, Indonesia, applying the fraud triangle theory to understand the psychological and organizational factors. The hypotheses are:

- H_1 : Perceived pressure positively affects corruption.
- H_2 : Perceived opportunity positively affects corruption.
- H_3 : Rationalization positively affects one's acceptance of corruption.
- H_4 : Religiosity negatively affects corruption.
- H_5 : Unethical behavior positively affects corruption.
- H_6 : Ethical leadership style negatively affects corruption.
- H_7 : Education level positively affects corruption.
- H_8 : Age negatively affects corruption.

2. METHODOLOGY

This study was conducted in October 2020; the data were collected through a questionnaire given to residents of the Semarang Class 1 Penitentiary located at Jalan Raya Semarang Boja KM 4, Wates, Ngaliyan, Semarang who had obtained an inkraeth from the anti-corruption court. The research sample was selected using the convenience sampling method. The respondents were civil servants convicted of corruption in Semarang, Indonesia. The number of convicts willing to be respondents was 119; thus, the number of questionnaires distributed was 119 copies. The number of questionnaires that could be processed in this study was 99. Table 1 summarizes the population and research sample.

Table 1. Questionnaire return rate

Item	Total
Number of questionnaires distributed	119
Number of incomplete questionnaires	12
Complete questionnaire	107
Outliers	8
Questionnaire used	99

The dependent variable in this study is corruption. This variable measurement instrument from Zhong (2018) uses five modified questions. Question indicators related to the respondent's

perception of bribery, conflict of interest, illegal gratuities, and economic extortion. Variable measurements used five-point Likert scale. If the respondent's answer is skewed on a scale of 5, then this will indicate that the level of a tendency to commit acts of corruption is high.

One of the independent variables in this study is perceived pressure. The fraud triangle theory states that perceived pressure is non-shareable financial needs or motives that encourage someone to commit acts of fraud. This variable was measured using six questions, as the measurement instrument used by Demirtas et al. (2017) has been modified.

Perceived opportunity, the next independent variable, refers to an individual's perception of his ability to take advantage of opportunities to commit fraud without being caught (Cressey, 1953). The variable is proxied by the degree of control weakness of the workplace organization.

Next, rationalization allows the perpetrator to understand his illegal behavior and maintain a self-concept as a trusted person. Rationalization is an important component that must occur before the crime occurs. In fact, rationalization is part of the motivation to commit a crime. The perpetrators of fraud have the justification to say that they are not criminals or that the actions taken are correct. This study measured the rationalization variable with four questions modified from Kazemian et al. (2019).

Said et al. (2018) explain religiosity as a state of one's belief in God or Gods and is correlated with religious devotion and enthusiasm. The measurement of this variable is carried out using six questions from Said et al. (2018).

Unethical behavior is deviant behavior that is justified and continues to be carried out. Unethical behavior consists of behavior that abuses position, behavior that abuses power, behavior that abuses organizational resources, and behavior that acts nothing. The measurement of this variable is carried out using four questions from Şanlıöz et al. (2022).

Ethical leadership style concerns individuals who are considered role models because they make decisions about behavior that adhere to socially acceptable norms, rules, and regulations that ap-

ply so that their followers can emulate them. This variable was measured using seven questions referred to Said et al. (2018).

Age is the cumulative number of lifetimes that an individual has passed from birth to the time this analysis was conducted. It is measured on a ratio scale in years.

The level of education is the level of formal education that the respondent has taken. It is measured using an interval scale of 1 to 4. Scale 1 is Senior High School, scale 2 is Associate Degree, scale 3 is Bachelor's Degree, and scale 4 is Master's Degree.

3. RESULTS

The validity test aims to gain confidence that variable measurement indicators can measure the intended concept. In this study, the validity test was carried out using the Pearson correlation analysis tool. Table 2 summarizes the validity test results. The total correlation value between each variable measurement indicator is above 0.7; thus, it can be concluded that the variable measurement indicator has high validity in measuring the intended concept.

Table 2. Validity test results with Pearson correlation

Variable	Number of indicators	Range of correlation values
Pressure	6	0.787–0.954
Opportunity	5	0.751–0.895
Rationalization	4	0.916–0.961
Ethical behavior	4	0.776–0.923
Religiosity	6	0.746–0.951
Ethical leadership style	7	0.724–0.901
Corruption	5	0.701–0.841

Table 4. Descriptive statistics

Variable	Minimum		Maximum		Average	
	theoretical	actual	theoretical	actual	theoretical	actual
Age		26		69		41.42
Pressure	6	18	30	30	18	25.97
Opportunity	5	9	25	25	15	21.62
Rationalization	4	4	20	19	12	7.75
Ethical behavior	4	4	20	19	12	8.29
Religiosity	6	6	30	25	18	11.40
Ethical leadership style	7	7	35	20	21	12.35
Corruption	5	16	25	25	15	21.43

Table 3. Data reliability

Variable	Cronbach's Alpha value
Pressure	0.947
Opportunity	0.887
Rationalization	0.949
Ethical behavior	0.864
Religiosity	0.938
Ethical leadership style	0.907
Corruption	0.852

The reliability test is carried out to gain confidence that the indicators used to measure variables or constructs are reliable. Table 3 shows that Cronbach's Alpha value is greater than 0.7, so it can be concluded that the indicators used in measuring the variables of this study have a high reliability value.

An overview and distribution of research data are presented in Tables 4 and 5. Respondents in this study were aged between 26 and 69 years, with an average age of 41.42 years. The pressure variable has an actual average of 25.97. The actual average of the pressure variable is higher than the theoretical average of 18. This means that the respondents' perceptions of financial and non-financial pressure are high.

The actual average value of the opportunity variable is 21.62, which is higher than the theoretical average value of 15. This condition means that the respondents' perception of their ability to take advantage of opportunities to commit fraud without being caught is high.

The actual average value of the rationalization variable is 7.75, which is lower than the theoretical average value of 12. This means that the respondents' perceptions of self-belief that the crimes

they commit are basically non-criminal acts, are justified, or are part of carrying out tasks, and the responsibilities attached to their positions are low. Respondents still believe that corrupt behavior is wrong or violates regulations and illegal acts.

The results of descriptive statistics for the unethical behavior variable show that there is a low tendency to perceive unethical behavior. The ethical sensitivity of the respondents is still high. This is indicated by the actual average value of 8.29, which is lower than the actual average value of 12. Meanwhile, the respondents' perception of religiosity is also low. This conclusion is based on the results of the descriptive statistics of religiosity, which state that the average value is 11.40.

Respondents' perceptions of the ethical leadership style variable from their immediate superiors were high. The direct supervisor can judge and distinguish an action as right or wrong. Furthermore, the respondent's response to corruption is high. Respondents tend to benefit themselves or other people or a corporation and abuse authority, opportunities, or facilities available to them because of positions that can harm state finances or the country's economy.

Table 5. Frequency distribution of respondents' education levels

Level of education	Frequency	Percentage
High School	15	15.20%
Associate Degree	32	32.30%
Bachelor's Degree	37	37.40%
Master's Degree	15	15.20%
Total	99	100.00%

Finally, Table 5 informs for the frequency distribution of the education variable; 15.20% or 15 respondents have a high school education level; 32.30% or 32 respondents have an associate degree education level; 37.40% or 37 people graduated with a bachelor's degree, and 15.20% or 15 respondents obtained a master's degree.

Table 6. Hypothesis testing

Hypothesis	Coefficient	t-value	Significance	Conclusion
H ₁	0.227	3.895	0.000	Accepted
H ₂	0.558	8.277	0.000	Accepted
H ₃	0.005	0.041	0.967	Rejected
H ₄	-0.097	-3.008	0.003	Accepted

Hypothesis	Coefficient	t-value	Significance	Conclusion
H ₅	0.016	2.730	0.002	Accepted
H ₆	-0.162	-3.104	0.003	Accepted
H ₇	-0.049	-1.716	0.090	Rejected
H ₈	0.019	0.655	0.514	Rejected

Table 6 shows that the determinants of corrupt behavior, perceived pressure, perceived opportunity, religiosity, unethical behavior, and ethical leadership style affect corruption because they have significant value < 0.05. Education level and age do not affect corruption because they have a significant value > 0.05.

4. DISCUSSION

Integrating the attribution theory into the fraud triangle theory is able to correct the deficiencies of the fraud triangle theory. As explained by Albrecht et al. (2015), the fraud triangle theory only explains the influence of individual perceptions, namely perceived pressure, perceived opportunity, and perceived rationalization, on the possibility of fraud. This model has not comprehensively explained the driving factors for fraud. There is no single model that is suitable to be an explanatory factor for corruption. Therefore, contextual factors used to predict and explain corrupt behavior are not enough with just one model. Consequently, the fraud triangle cannot be viewed as an adequate model to explain and predict the factors that encourage fraud perpetrators to commit corruption. Corruption can be defined as deviant behavior that is illegal with the aim of obtaining personal or group benefits in the form of pecuniary benefits that are driven by individual factors, such as individual characteristics and individual attitudes, as well as organizational factors. The results of this study state that perceived pressure, perceived opportunity, religiosity, unethical behavior, and ethical leadership style affect corruption, but education level and age have no effect. Perceived pressure is a driving factor that encourages and motivates someone to behave corruptively as well as being an internal motivator for someone to commit fraud (Lestari et al., 2022; Mansour et al., 2024).

Perceived pressure comes from financial pressure, namely the feeling that is felt because people are still in poverty status, feeling that they do

not have a place because they are not rich, or non-financial pressures such as a desire for a hedonic lifestyle (Hwang et al., 2024). As stated by Said et al. (2018), the pressures of life, especially financial problems, will result in individuals becoming desperate, which will then encourage these individuals to seek quick solutions. Perceived pressure is the main determinant factor that drives an individual to act fraudulently. Hwang et al. (2024) also state that an increase in perceived pressure will increase the possibility of fraud. The amount of pressure that is felt can even encourage someone who has a good nature to behave corruptly. The higher the pressure an individual feels, the higher the tendency to behave corruptly. The higher pressure felt by an individual will encourage someone to take actions that benefit themselves by abusing their authority to take illegal actions that are detrimental to state finances.

Perceived opportunity is the second variable of the fraud triangle theory derived from the weakness of the internal control system. A weak internal control system is an opportunity that individuals can exploit to behave corruptly without being easily detected (Said et al., 2018). Opportunities occur because of a weak internal control system or ineffective organizational governance that an individual will then use to commit corruption. A corruptor will subjectively catch a situation that can be used for personal gain. The perpetrators of corruption have confidence that they can take advantage of the weaknesses of the internal control system to commit corruption with relatively low risks (Benson & Bociga, 2024; Olmos et al., 2020). The higher the confidence a corrupt actor perceives that the organization's internal control system is getting weaker, the higher the individual perceives the opportunity to commit acts of corruption with lower risks, and the greater the possibility that corruption will occur. The results of the study explain that the high perceived opportunity indicated by the perceived weakness of the organization's internal control system will encourage individuals to take the available opportunities with higher tendencies to commit corruption. On the other hand, the perpetrators of corruption commit corruption because of their emotional nature, and there is no attempt to find justification for the actions taken (Audretsch et al., 2022; Cacciatori et al., 2022). Low rationalization is why the perpetra-

tors of corruption are less able to justify defending their self-concept as trustworthy people and that their actions are correct. Acts of corruption are carried out solely to take advantage of opportunities and as an effort to overcome the problem of the financial pressure that is being faced (Forson, 2024; Gerardou et al., 2022).

Individual factors, namely unethical behavior, religiosity, and education level, are also factors driving an individual to commit acts of corruption. These three factors are intertwined to influence the tendency to commit acts of corruption. Low religiosity, low level of education, and individual tendencies to behave unethically cause the level of individual affection in distinguishing between right and wrong actions to be low. Therefore, the perpetrators of corruption will assume that corruption is an act that is not wrong to do (Zelekha & Avnimelech, 2023; Santos & Lemes, 2022). A person's low religiosity causes his affective ability to obey God's rules to be low. Such individuals find it very easy to perform actions that God prohibits. Individuals will also tend to be unable to distinguish what they are doing as sinful or not (Chantziaras et al., 2020; Kwarteng et al., 2023). The lower religiosity will encourage individuals to commit acts of corruption and will assume that corruption is not a sinful act and is detrimental to others.

Attribution theory explains that the habit of an individual behaving unethically by abusing position, abusing power, and abusing organizational resources will result in that person having a high tendency to commit corruption. The habit of behaving unethically will result in a higher tendency to commit corruption (Pusch & Holtfreter, 2021; Fierro et al., 2024; Harahap & Isgiyarta, 2023). Unethical behavior that is carried out repeatedly will build an individual's attitude that thinks that his deviant behavior is right. This condition will cause an individual to tend to commit wrong actions. From the results of this study, the tendency of individuals to behave unethically is high. Abuse of power, position, and resources is a very possible action. The higher the tendency of an individual's unethical behavior, the higher the possibility of the individual committing corruption.

Furthermore, Ogbechie (2024) and Verne (2023) explained that ethical leadership is a subset of a

formal organizational ethical culture system that will encourage ethical behavior for members of the organization. Organizational ethical culture influences the ethical behavior of each individual. Individual ethical behavior should be higher in organizations where organizational leaders and norms encourage and support ethical behavior or in organizations where ethical behavior is rewarded, and unethical behavior will be punished. In attribution theory, organizational culture becomes an external factor that encourages an individual to take an action. The high ethical leadership style shows the high central role of a leader. Superiors or leaders will use moral values as part of their leadership agenda in communicating ethical, moral messages, become role models in ethical behavior, and use reward systems to influence their subordinates to behave ethically.

The ethical leadership style will encourage the creation of an ethical work climate that will then encourage employees to take ethical actions. An ethical work climate will encourage honest behavior in presenting financial reporting, reduce

the risk of earnings management, and potentially encourage more prudent accounting practices. The higher the ethical leadership style, the higher the possibility of creating an ethical organizational culture. The higher the ethical organizational culture, the more likely it is that the ethical behavior of subordinates will be formed. High ethical behavior will increase an individual's affective ability to distinguish between right and wrong behavior.

Finally, the higher the level of education, the lower the tendency of an individual to commit acts of corruption. The higher the educational level of an individual, the higher the individual's cognitive ability to distinguish which actions are right and wrong or which are ethical and unethical (Yuan et al., 2024; Osipian, 2020). The higher educational level of an individual does not mean that the higher the individual's cognitive ability to rationalize corruption as a wrong or unethical act or the cognitive ability of an individual to make a justification that the act of corruption he committed is right or reasonable.

CONCLUSION

This study aims to investigate perceived corruption among civil servants in Semarang, Indonesia, using the fraud triangle and attribution theories that point to psychological and organizational factors in corruption. This study confirms that perceived pressure, especially financial and social pressures, is a significant driver for corrupt activities. Financial hardship, societal pressures, and personal stresses influence individuals to rationalize unethical behavior when challenges are encountered. The perceived opportunity, created by organizational controls that are lax and a risk of detection regarded as low, also played an important role in the likelihood of corrupt acts. The findings also highlighted the critical role ethical leadership can play in molding organizational behavior. Leaders with good ethical examples and transparent reporting systems can reduce perceived opportunities for unethical actions, fostering integrity. The study has pointed out the need to address both individual motivations and organizational weaknesses in combating corruption. Interventions should also focus not only on strengthening internal controls but also on fostering a culture supportive of ethical decision-making throughout the hierarchy of an organization. In addition, effective leadership is supportive in curbing corruption by setting clear standards of ethics and encouraging employees to report unethical practices.

Future studies should also examine how the operation and private sectors versus public organizational size affect the nature of the relationships among the aforementioned factors and corruption. Further studies could also investigate the influence of religiosity and moral development on ethical decision-making, providing a more comprehensive understanding of corruption drivers. The results of this study add to the emerging literature on the psychology of corruption and provide practical implications for policymakers and leaders of organizations in crafting effective anti-corruption strategies.

AUTHOR CONTRIBUTIONS

Conceptualization: Warsito Kawedar.
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APPENDIX A

Table A1. Research instrument

No.	Question	1 (Strongly Disagree)	2 (Disagree)	3 (Neutral)	4 (Agree)	5 (Strongly Agree)
Pressure						
1.1	I am subject to a great deal of pressure when it comes to performance expectations at work					
1.2	There are pressures from outside sources that affect my decisions at work					
1.3	I frequently encounter complex situations that put me under duress when making decisions					
1.4	The need to meet deadlines creates pressure on my work behavior					
1.5	At work, there is considerable pressure to achieve financial goals					
1.6	I sometimes feel pressured into ignoring ethical considerations in order to achieve success					
Opportunity						
2.1	I have opportunities at my workplace to conduct activities that can be considered unethical					
2.2	There are chances in this environment to get around the rules and regulations					
2.3	Confidential information is easily accessed and may be used in improper ways					
2.4	The organization does not monitor employees' activities properly, which creates room for unethical opportunities					
2.5	There are times when I am able to seize opportunities that are not considered quite ethical					
Rationalization						
3.1	I feel that in business, there are times when unethical behavior can be warranted					
3.2	I rationalize unethical behavior if it benefits my work or personal goals					
3.3	It is okay to bend the rules if this results in better outcomes for the organization					
3.4	Sometimes, I rationalize that it is necessary to do unethical things to get ahead					
Ethical behavior						
4.1	I make decisions according to my personal values and professional ethics					
4.2	I am committed to acting ethically, even when it's difficult					
4.3	I always put the right thing to do ahead of personal or professional gain					
4.4	I actively encourage ethical behavior among my peers					
Religiosity						
5.1	My religious beliefs influence my actions or behavior at work					
5.2	My religious values serve as a source of guidance in making ethical decisions					
5.3	I am in constant reflection if my actions are appropriate according to the principles my religion instills					
5.4	My faith allows me to make good choices when faced with adversity					
5.5	My religious teachings put strong importance on the values of honesty and integrity					
5.6	There is a moral compulsion to practice religious conviction both at personal and professional levels					
Ethical leadership style						
6.1	My leader is a good role model with regard to ethical conduct					
6.2	My leader stimulates open transparency in decision-making processes					
6.3	Ethical behavior is a central value espoused by my leader					
6.4	My leader shows concern for the interests of employees when making business decisions					
6.5	My leader effectively deals with unethical behavior occurring among employees					
6.6	I trust that my leader will set the proper standards of conduct					
6.7	My leader promotes an environment where ethical behavior is rewarded					
Corruption						
7.1	Corruption is a widespread issue in my workplace					
7.2	I have witnessed acts of corruption within my organization					
7.3	Employees in my organization often engage in corrupt practices					
7.4	I believe that corruption is sometimes seen as a normal part of doing business in my environment					
7.5	The organization's leadership does not take adequate action to address corruption					