

Unmasking Greed: Narcissism and 'Love ff Money' Drive Financial Statement Fraud

Marsudi Lestariningsih

¹Departement of Management, Sekolah Tinggi Ilmu Ekonomi Indonesia Surabaya (STIESIA), Surabaya, Jl. Menur Pumpungan No.30, Menur Pumpungan, Kec. Sukolilo, Surabaya, Jawa Timur 60118, Indonesia

e-mail: marsudilestariningsih@stiesia.ac.id,

* Corresponding Author

Abstract

Introduction/Main Objectives: Accountants with narcissistic traits tend to prioritize personal achievement, compared to adherence to ethical standards, and the love of money can also foster positive and negative behaviour. **Background Problems:** This study aims to test two types of accountant personality, namely narcissism and love of money, on financial report fraud with the control variable intellectual capital. **Novelty:** Combining two personality types, namely narcissism and love of money, in predicting financial statement fraud. **Research Methods:** The structural equation modeling-partial least square (SEM-PLS) analysis method was used to test the hypothesis of this study. The questionnaires were distributed to accountants who work as management accountants, public accountants, and public sector accountants and work in the city of Surabaya. **Finding/Results:** This study concludes that narcissism and love of money have a significant influence on financial statement fraud. In addition, love of money is proven to mediate the relationship between narcissism and financial statement fraud, making it clear that materialistic drives strengthen the negative impact of narcissistic traits. Although intellectual capital is thought to be able to control this relationship, the results of the study show that its influence is still weak in this context. **Conclusion:** Although intellectual capital reflects a person's abilities and knowledge, this is not enough to prevent bad intentions triggered by narcissistic traits and materialistic drives in committing financial statement fraud.

Keywords: Accountant; Financial Fraud; Human capital; Human Resources; Love of money; Narcissism

JEL Classification: D91; G32; M14; M41.

Article History: Received: March, 3rd 2024 Revised: March, 16th 2025 Accepted: August, 20th 2025
Published: October, 01st 2025

How to cite: Marsudi, L. (2025). Unmasking Greed: Narcissism and 'Love ff Money' Drive Financial Statement Fraud. *AKRUAL: Jurnal Akuntansi*, 17(1). DOI: 10.26740/jaj.v17n1.p.50-62

Conflict of Interest Statement: here is no conflict of interest in the articles resulting from this research

INTRODUCTION

Understanding a person's love for money is considered important because love for money can foster positive or negative behavior.(Ishak et al., 2020), for example, shows that a person's high love for money will result in someone being greedy and less able to work well with their colleagues. On the other hand, a person's love for money is often denoted negatively because many people consider money above all else and is considered taboo in certain communities.(Ariyanto, 2020). The understanding of the love of money among the

people is considered to have an important role in the economic traffic and social interaction in a country. On the other hand, the results of previous studies identified that the success of China in economic growth is related to the attitude of their people who cannot be separated from money, meaning that in a more macro life, the attitude of people who are very positive towards money and manage their finances well can contribute to the economic success of the country.(Liu & Tang, 2011).

The discussion of personality in managing money actually describes the emotional relationship of financial actors.(Fenanlampir & Mutohir, 2021). In the sense that the emotional relationship to money can trigger various financial problems, such as waste, being trapped in debt, and so on. This opens up the opportunity to find out why, the emotional aspects that drive the creation of a person's financial behavior can become the values that they believe in regarding managing money, such as money is self-worth, money is security, money is love, money is a sedative, money is prestige, money is power, and the last is money is happiness.(Wayne & Lapierre, 2022). However, as is known, the personality approach is not only used to dissect how someone manages their money but also as a creative effort in creating logical and targeted financial therapy.

Personality factors play an important role when a person is faced with a situation that involves moral judgments of right or wrong.(Kurniawan & Azmi, 2019). When a person faces an ethical dilemma, the behavior that occurs is influenced by the interaction between traits associated with that person. Researchers have used an interactionist perspective to study several personality characteristics, collectively referred to as the dark triad, that have been shown to influence unethical activity.(Dill et al., 2022). *The Dark Triad* consists of three personality traits: Machiavellianism, psychopathy, and narcissism(Bailey, 2019). Machiavellianism is associated with a manipulative attitude with the aim of gaining as much appreciation as possible even at the expense of others.(Láng & Abell, 2018; Utami et al., 2019). Psychopathy is associated with reckless, cruel, and callous attitudes, antisocial egotistical behavior, and lack of empathy while narcissism is characterized by egotism, extreme self-orientation, and lack of empathy.(Yudisthira & Kuang, 2023). Because Machiavellianism and psychopathy often share similar attitudes and behaviors related to ethical decision making. This study focuses on narcissism in explaining accountants' attitudes toward unethical practices.

Accountants with narcissistic traits tend to be more concerned with personal achievement or recognition for their performance, compared to adherence to ethical standards.(Gu et al., 2021). They may be motivated to manipulate financial statements to appear successful. Narcissistic traits can also drive someone to use their access to, and control over, financial data for manipulation purposes, especially if they have significant power in the company. Previous research has shown that leaders with narcissistic traits can influence the entire organization, including accountants, to pursue risky and unethical short-term goals.(Amernic & Craig, 2010).

Meanwhile, Love of money refers to excessive love or obsession with money, which is often associated with high materialistic values. Accountants who have a high love of money tend to rationalize fraud more easily because they consider money to be the main measure of success, so their actions are considered legitimate if they make money. They (accountants) also tend to think less about the negative impact of fraud on the company or stakeholders,



and focus more on personal gain. Organizations need to be careful in running their businesses. If the organization offers high performance-based incentives, this also allows accountants who are oriented towards love of money to commit fraud in order to obtain bonuses or awards. Previous research shows that love of money is correlated with unethical behavior in the context of organizations (Li-Ping & Chiu, 2003). Meanwhile, in the field of accounting, other researchers have also found that high materialistic orientation often triggers manipulative decisions in financial reporting, especially when there are significant money-based incentives. (Su et al., 2019).

Two personality factors, namely narcissism and love of money, are often associated with unethical behavior, such as academic cheating. (Esteves et al., 2021), tax evasion (Nabilah et al., 2022) and financial and accounting fraud (Almagtome & Abo-aljun, 2023; Yudisthira & Kuang, 2023). However, previous literature shows an inconsistent relationship between narcissistic personality and unethical behavior. This indicates the need for other factors, such as love of money, to clarify the relationship between narcissistic personality and dishonesty. Studies have provided empirical evidence of the relationship between narcissism and attitudes toward money. (Gu et al., 2021; Hajhoseiny et al., 2019) as well as love of money attitudes and unethical behavior (Ali et al., 2020; Owusu et al., 2019; Seuntjens et al., 2019). Research linking these two personalities to fraudulent acts is still very limited in Indonesia. In fact, there is still very little research linking it in the context of accounting. Therefore, this study aims to fill the gap in the literature by testing two personality types, namely narcissism and love of money, on financial statement fraud, with the control variable intellectual capital. Intellectual capital was chosen as the control variable because previous researchers stated that an accountant who is clever and intelligent has more ability in committing financial statement fraud in the form of manipulation (Jaya et al., 2021).

This study provides theoretical and practical contributions to accountants. Theoretically, this study also provides evidence that the role of an accountant's personality, namely love of money and narcissism, encourages accountants to commit financial statement fraud. Practically, this study can be a reference for the accounting profession, company managers, and accounting study programs in increasing awareness and mitigating the risk of financial statement fraud. For example, through the development of a curriculum or training program that aims to increase awareness of the importance of integrity and ethics as an accountant. Therefore, this study formulates the following hypothesis:

H1: Narcissism has a positive effect on financial statement fraud.

H2: Love of Money has a positive effect on financial statement fraud.

H3: Love of Money mediates the relationship between Narcissism and financial statement fraud.

H4: The control variable Intellectual capital is able to influence the relationship between Narcissism and Love of Money towards financial statement fraud.

RESEARCH METHOD

This study uses a quantitative approach with primary data obtained from questionnaires. The questionnaire was distributed to respondents via Google Form. The population of this study were accountants who work as management accountants, public accountants, and public sector accountants who work or serve in the city of Surabaya. The sample selection technique used simple random sampling, which is a simple technique because the taking of sample members from the population is done randomly without looking at and paying attention to

similarities or strata in the population. The research questionnaire was divided into four parts.

First, respondent demographics, namely gender, age, and accounting profession. Second, it contains statements to measure love of money (independent variable) which are adapted from(Tang et al., 2006). The statements consist of: Money as a symbol of success; Money as a source of motivation; Money brings happiness; Money as a priority; and Attachment to money. Each statement of love of money is given 5 descriptions from strongly disagree to strongly agree. Third, the Narcissism instrument (independent variable). Narcissism measurement uses the Narcissistic Personality Inventory (NPI) developed by(Raskin & Hall, 1979). However, the measurement of self-report questionnaires used in this study was simplified by using 5 indicators, namely: Grandiosity; Desire for admiration; Sense of entitlement; Exploitative behavior; and Lack of empathy.

Fourth, financial reporting fraud (dependent variable). Financial reporting fraud was measured using eight questions regarding agreement with accounting manipulation actions adapted from(Bailey, 2019). These statements include: Revenue manipulation; Expense or liability understatement; Aggressive accounting estimates; Misleading financial disclosures; and Fictitious transactions. For each question on financial statement fraud, a 1-5 scale is given from strongly disagree to strongly agree.

Meanwhile, the control variable (intellectual capital) focuses on the human capital side by using indicators such as the level of knowledge, experience, skills, creativity, problem-solving ability, motivation and employee loyalty.(Hashim et al., 2015). The assessment uses a score of 1-5 with a scale from strongly disagree to strongly agree.

The data analysis of this study consists of instrument validation tests and research hypothesis tests. Instrument validation consists of reliability and validity tests. Data reliability is evaluated using Cronbach's alpha, while data validity uses convergent and discriminant. Convergent validity is confirmed using composite reliability.(JF Hair et al., 2017).The high or low level of reliability is expressed by a value called the reliability coefficient, ranging from 0-1. The reliability coefficient is symbolized r_x with x is the index of the case being searched. Reliability testing uses the Cronbach's Alpha formula, as follows.

$$r_x = \left(\frac{n}{n-1} \right) \left(1 - \frac{\sum \sigma_t^2}{\sigma^2} \right)$$

r_x =reliability sought

n =number of question items

$\sum \sigma_t^2$ =the sum of the variances of each item's scores

σ^2 =total variance

Cronbach's Alpha Value Range, namely alpha < 0.50 low reliability; 0.50 < alpha < 0.70 moderate reliability; alpha > 0.70 then reliability is sufficient (sufficient reliability); alpha > 0.80 then reliability is strong; and alpha > 0.90 then perfect reliability. The smaller the alpha value indicates the more unreliable items. The standard used is alpha > 0.70 (sufficient reliability)(J. Hair et al., 2014).



This study uses the structural equation modeling-partial least square (SEM-PLS) analysis method for hypothesis testing. While the testing and analysis use SMART-PLS Version 4 software and apply verification analysis consisting of three stages, namely outer model measurement, structural model evaluation (inner model), and research hypothesis testing (JF Hair et al., 2012). This outer model test uses Composite reliability data. Dimensions are considered reliable if they have a composite reliability value (ρ_c) above 0.7 (JF Hair et al., 2012). The structural inner model is evaluated using R-Square. If the R-Square value is greater than 0.2, it can be interpreted that the latent predictor has a large influence on the structural level. The last stage is to test the research hypothesis by comparing the calculated t value with the t table value. If the calculated t value is greater than the t table, then there is a significant relationship between the variables and vice versa when the calculated t is smaller than the t table, or it is considered that there is no significant relationship between the variables.

RESULTS AND DISCUSSION

Table 1. Respondent characteristics

Respondents' gender characteristics		
No	Information	Amount
1	Man	79
2	Woman	71
Total		150
Age of respondents		
No	Information	Amount
1	28-30 years	51
2	31-33 years old	78
3	34-35 years old	21
Total		150
Respondent's educational background		
No	Information	Amount
1	Bachelor of Accounting	55
2	Bachelor of Accounting and Professional Education of Accountant	26
3	Master of Accounting	31
4.	Master of Accounting and Accountant Professional Education	38
Total		150
Respondent's field of profession		
No	Information	Amount
1	Management Accountant	33
2	Public accountant	86
3	Public sector accountant	31
Total		150
Length of time respondents have been in the job		
No	Information	Amount
1	4-6 years	66
2	7-8 years	84
Total		150

Source: Processed data, 2024.

After distributing 300 questionnaires, a sample data of 150 respondents was obtained. This data is based on the response rate and complete filling, without any blank survey fields. A total of 150 data obtained from respondents is then used to identify their characteristics as follows.

The explanation of the characteristics of the respondents is done to inform the reader about the profile of the respondents used as samples in this test. The profile of the respondents includes, the gender of the respondents, the age of the respondents, the educational background of the respondents, the specific field of the respondents' profession and the length of time the respondents have been working. The following is an explanation through table 1.

Respondents in this study consisted of 79 males (52.7%) and 71 females (47.3%). This shows that respondent participation is relatively balanced between the two genders, with a small dominance in the male group. Most respondents are in the 31-33 years age range, with a total of 78 people (52%). The 28-30 years age group includes 51 people (34%), while the 34-35 years age group includes 21 people (14%). These data show that the majority of respondents are of productive age and have significant work experience in their fields. The educational background of the respondents is quite diverse, with the majority having a Bachelor's degree in accounting as many as 55 people (36.7%). In addition, as many as 26 people (17.3%) have a Bachelor's degree in accounting supplemented with Accountant Professional Education. Respondents with a Master's degree in accounting number 31 people (20.7%), while respondents who have a Master's degree in Accounting and Accountant Professional Education are 38 people (25.3%). These data reflect a high level of education, with a significant proportion having completed professional or postgraduate education. Most respondents work as public accountants, as many as 86 people (57.3%). Management accountants include 33 people (22%), while public sector accountant number 31 people (20.7%). This proportion shows that respondents come from various fields of accounting professions, with a dominance in the public accounting sector. In terms of work experience, as many as 84 people (56%) have been in their profession for 7-8 years. Respondents who have work experience for 4-6 years number 66 people (44%). These data show that the majority of respondents have quite a long work experience, which can provide in-depth insight into their profession. Overall, these data describe the characteristics of respondents who are mostly of productive age, have a high level of education, work in various fields of accounting professions, and have significant work experience. These characteristics provide a strong basis for further analysis in the study.



Table 2. Validity and reliability test results

Variables	Item	Correlation (r)		Coefficient	
		r	Status	Alpha	Status
Narcissism	NC01	0.351	Valid	0.721	sufficient reliability
	NC02	0.688	Valid		
	NC03	0.644	Valid		
	NC04	0.565	Valid		
	NC05	0.608	Valid		
Love of money	LM01	0.448	Valid	0.724	sufficient reliability
	LM02	0.576	Valid		
	LM03	0.711	Valid		
	LM04	0.614	Valid		
	LM05	0.549	Valid		
Financial statement fraud	FD01	0.357	Valid	0.777	sufficient reliability
	FD02	0.662	Valid		
	FD03	0.804	Valid		
	FD04	0.788	Valid		
	FD05	0.798	Valid		
Intellectual capital	IC01	0.521	Valid	0.713	sufficient reliability
	IC02	0.468	Valid		
	IC03	0.494	Valid		
	IC04	0.599	Valid		
	IC05	0.659	Valid		
	IC06	0.514	Valid		
	IC07	0.469	Valid		

Source: Research data tabulation, 2024.

The results of the data validity test were carried out by comparing the calculated r value with the table r. When the calculated $r >$ table r, then this value means that all statement items are valid and can be used in research. By using the degree of freedom (DF = N-2) or DF = 150-2 = 148, the table r value of 148 was obtained at 0.161. Based on the results of the table 2 test, it shows that all calculated r values of all variable items are valid because they are more than 0.161. Meanwhile, the reliability test is known from the magnitude of the *Cronbach alpha* value of all variable. Based on the test results shows that all statement items from all variables have been *sufficient reliability*.

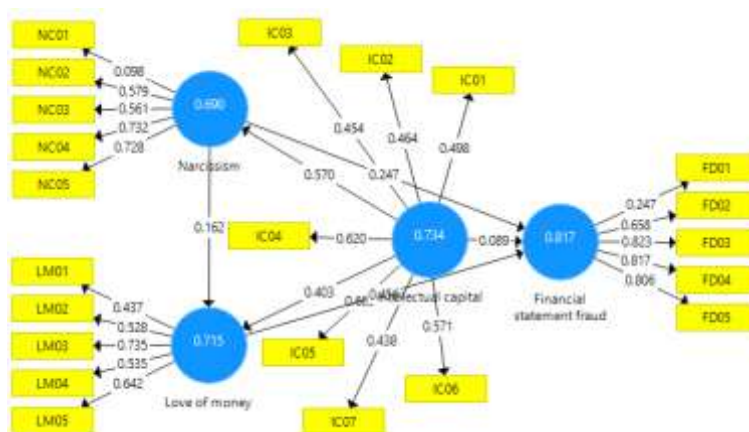


Figure 1. Outers models test results

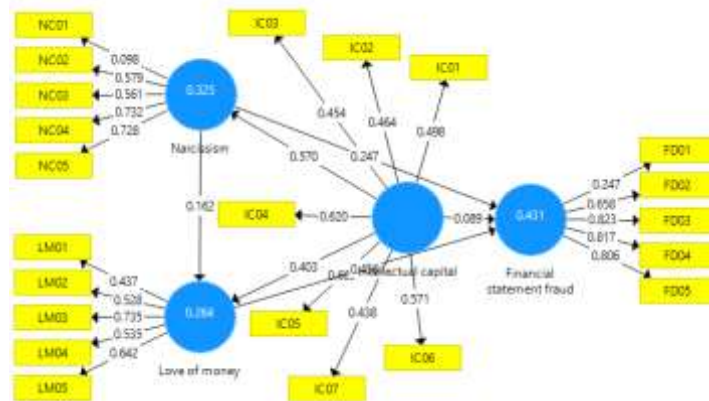


Figure 2. Inner models test results
Source: Test data, 2024.

From the Smart PLS output results in Figure 1, it shows that the composite reliability value for all constructs has good reliability according to the minimum value limit that has been required. Meanwhile, the Inner Model is evaluated by observing the R-Squared value for the dependent construct. The test results in Figure 2 that have been carried out found that the R-Square value of all variables showed a value of 0.325; 0.264; and 0.431. An R-Square value greater than 0.2 is interpreted that the latent predictor has a large influence on the structural level (JF Hair et al., 2017).

The next test, namely research hypothesis testing. This test is done by observing the final value of the bootstrapping results. The test results are shown in Figure 3 and the significance value of this research hypothesis test can be shown in Table 3.

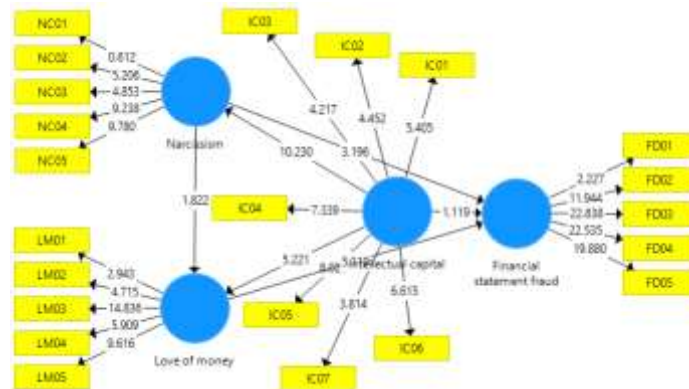


Figure 3. Hypotheses Test Results

Table 3. Research hypotheses testing

		Hypothesis			t count	P value	Caption			
H1	Narcissism	→	Financial statement fraud		3,196*	0.002	Sig.			
H2	Love of money	→	Financial statement fraud		5,119*	0,000	Sig.			
H3	Narcissism	→	Love of money	→	Financial statement fraud	2,537*	0.012	Sig.		
H4	Intellectual capital (C)	→	Narcissism	→	Love of money	→	Financial statement fraud	1,011	0.313	Not Sig.

Source: Test data, 2023.

The number of data tested was 150, so that the t table value was found ($\alpha=5\%$) is obtained at 1.975. This value will then be compared with the previously calculated t. The first test shows that the calculated t value > t table ($3.196 > 1.975$) and the path coefficient is 0.002. This result means that the nature of the accountant narcissism has been proven to have a positive and significant effect on financial statement fraud. The test results conclude that the first hypothesis is accepted. The second test results t count > t table ($5.119 > 1.975$ and path coefficient of 0.000. This result means that the nature of accountants love of money is proven to have a positive and significant effect on financial statement fraud. The test results conclude that the second hypothesis is accepted. The third test was conducted using a mediation model and the results t count > t table ($2.537 > 1.975$ and path coefficient of 0.012. This result means that love of money is able to strongly mediate the relationship between narcissism and financial statement fraud. The test results conclude that the third hypothesis is accepted. The fourth test results t count > t table ($1.011 < 1.975$ and path coefficient of 0.313. This result means that the ability of intellectual variables in controlling the relationship between narcissism and love of money variables on financial statement fraud is still weak. The test results conclude that the fourth hypothesis is not accepted.

The results of this study indicate that two personality factors, namely narcissism and love of money, have a significant influence on the practice of financial reporting fraud. This finding strengthens the understanding that individual behavior in the context of work is not only influenced by external factors such as incentives, but also by internal characteristics inherent in a person's personality. The findings of this study also support previous findings(Almagtome & Abo-aljun, 2023; Kuang et al., 2024). The nature of narcissism in accountants, which is characterized by the need for recognition, excessive orientation to self-image, and lack of empathy, drives individuals to pursue personal success to the extreme, even if it violates professional ethics. Manipulation of financial statements, in this case, becomes a means to maintain the reputation and superior image that they want to show to the external environment.

Likewise, love of money, which represents an obsession with money as a symbol of success in life, plays a significant role in motivating fraudulent acts.(Ishak et al., 2020). Accountants with a high materialistic orientation tend to rationalize unethical behavior if it provides personal financial gain. In addition, the results of the study prove that love of money also functions as a mediator in the relationship between narcissism and financial statement fraud. This suggests that narcissistic traits tend to trigger an increase in materialism values, which in turn strengthens a person's tendency to commit fraud.

Meanwhile, the control variable in the form of intellectual capital does not show a significant effect in weakening the relationship between narcissism and love of money on financial statement fraud. This may be due to the fact that an accountant's intellectual

expertise and skills do not automatically contribute to ethical behavior, especially if the values of integrity and strong internal control are not internalized in the work environment. Thus, although intellectual capital reflects an individual's ability and knowledge, this is not enough to prevent bad intentions triggered by narcissistic traits and materialistic drives. Thus, this finding does not agree with previous studies.(Jaya et al., 2021).

CONCLUSION

This study concludes that narcissism and love of money have a significant influence on financial statement fraud. Accountants with narcissistic traits tend to prioritize self-image and personal success, while individuals who are obsessed with money are more likely to rationalize manipulation for financial gain. In addition, love of money is proven to mediate the relationship between narcissism and financial statement fraud, making it clear that materialistic drives strengthen the negative impact of narcissistic traits. Although intellectual capital is expected to be able to control this relationship, the results of the study indicate that its influence is still weak in this context.

The implications of this study further highlight the importance of a more comprehensive approach in managing human resources, including personality evaluation, building a culture of integrity, and strengthening internal control systems. By understanding the dynamics of individual personalities, organizations can take proactive steps to prevent fraudulent practices that can harm all stakeholders. Finally, strengthening effective internal control and supervision systems is an important step to minimize the opportunity for fraud. By understanding the relationship between narcissism, love of money, and financial statement fraud, companies can develop proactive strategies to prevent fraud that has the potential to harm all stakeholders.

This study has several limitations that need to be considered for the development of future studies. First, the sample of this study is limited to accountants working in the city of Surabaya. Thus, factors such as differences in cultural values, levels of internal supervision, and accounting practices in other areas can affect the relationship between narcissism, love of money, and financial statement fraud. Therefore, further research can expand the geographical scope by involving respondents from various cities or even across countries to understand the extent to which cultural differences affect these dynamics. Second, it lies in the control variables used in this study, namely intellectual capital. The results of the study indicate that this variable does not have a significant effect in controlling the relationship between narcissism and love of money on financial statement fraud. This indicates that there are still other factors that may play a stronger role as control or mediation in this context, such as organizational culture, ethical leadership, or internal audit effectiveness can be considered in further research to enrich the understanding of the mechanisms that encourage or inhibit fraud.

AUTHORSHIP CONTRIBUTION STATEMENT

Marsudi Lestariningsih; Conceptualization; Data curation; Formal analysis; Funding acquisition; Investigation; Methodology; Project administration; Resources; Software; Supervision; Validation; Visualization; Writing – original draft; Writing – review & editing.



REFERENCES

- Ali, S., Attiq, S., & Talib, N. (2020). Antecedents of brand hate: Mediating role of customer dissatisfaction and moderating role of narcissism. *Pakistan Journal of Commerce and Social Science*, 14(3), 603–628.
- Almagtome, A., & Abo-aljun, B. A. (2023). The Influence of Behavioral Dimensions on the Propensity of Accountants to Commit Accounting Fraud: A Psychological Perspective. *Journal for ReAttach Therapy and Developmental Diversities*, 6(4), 421–429.
- Amernic, J. H., & Craig, R. J. (2010). Accounting as a Facilitator of Extreme Narcissism. *Journal of Business Ethics*, 96(1), 79–93. <https://doi.org/10.1007/s10551-010-0450-0>
- Ariyanto, D. (2020). Influence of justice, culture and love of money towards ethical perception on tax evasion with gender as moderating variable. *Journal of Money Laundering Control*, 23(1), 245–266. <https://doi.org/10.1108/JMLC-06-2019-0047>
- Bachrach, D.G., Guedes, M.J., Harms, P.D., & Patel, P.C. (2022). CEO narcissism, top management team transactive memory systems, and firm performance: an upper echelons perspective on CEO admiration and rivalry narcissism. *European Journal of Work and Organizational Psychology*, 31(1), 61–76. <https://doi.org/10.1080/1359432X.2021.1926989>
- Bailey, C.D. (2019). The joint effects of narcissism and psychopathy on accounting students' attitudes towards unethical professional practices. *Journal of Accounting Education*, 49(xxxx), 100635. <https://doi.org/10.1016/j.jaccedu.2019.08.001>
- Bergman, J. Z., Westerman, J. W., & Daly, J. P. (2010). Narcissism in Management Education. *Academy of Management Learning & Education*, 9(1), 119–131. <https://doi.org/10.5465/amle.9.1.zqr119>
- Dill, A.T., Triki, A., & Westin, S. “Wes.” (2022). TOWARDS AN UNDERSTANDING OF THE DARK TRIAD, ETHICAL FADING, AND ETHICALITY OF BEHAVIOR. *Advances in Accounting Behavioral Research*, 25, 1–29.
- Esteves, G.L., Oliveira, L.S., de Andrade, J.M., & Menezes, M.P. (2021). Dark triad predicts academic cheating. *Personality and Individual Differences*, 171(July), 110513. <https://doi.org/10.1016/j.paid.2020.110513>
- Fenanlampir, A., & Mutohir, TC (2021). Emotional intelligence and learning outcomes: Study in physical education. *Sports Area Journal*, 6(3), 304–314. [https://doi.org/10.25299/sportarea.2021.vol6\(3\).6836](https://doi.org/10.25299/sportarea.2021.vol6(3).6836)
- Gu, Z., He, Y., Liu, L., Liang, Y., Huang, L., Dang, J., Wei, C., Liu, Z., & Su, Q. (2021). How does narcissism influence corruption? The moderating role of boredom. *Personality and Individual Differences*, 183(19), 111149. <https://doi.org/10.1016/j.paid.2021.111149>
- Hajhoseiny, S., Fathi, Z., & Shafiei, H. (2019). Are Those with Darker Personality Traits More Willing to Corrupt When They Feel Anxious? *Iranian Journal of Management Studies*, 12(3), 451–479. <http://ijms.ut.ac.ir/>

- Hashim, M. J., Osman, I., & Alhabshi, S. M. (2015). Effect of Intellectual Capital on Organizational Performance. *Procedia - Social and Behavioral Sciences*, 211(September), 207–214. <https://doi.org/10.1016/j.sbspro.2015.11.085>
- Higgs, M. (2009). The Good, the Bad and the Ugly: Leadership and Narcissism. *Journal of Change Management*, 9(2), 165–178. <https://doi.org/10.1080/14697010902879111>
- Ishak, NA, Hajar, SBA, & Zakaria, RH (2020). Does Love of Money Induce Economic Crime? *The Malaysian Journal of Social Administration*, 14, 19–38. <http://ijie.um.edu.my/index.php/MJSA/article/view/23507%0Ahttps://ijie.um.edu.my/index.php/MJSA/article/download/23507/11564>
- Jaya, IMLM, Agustia, D., & Nasution, D. (2021). Impact of Intellectual Capital on Earnings Management: Financial Statement Fraud in Indonesia. *Journal of Economics, Finance And Management Studies*, 04(06), 724–733. <https://doi.org/10.47191/jefms/v4-i6-07>
- Johnson, E.N., Lowe, D.J., & Reckers, P.M.J. (2021). The influence of auditor narcissism and moral disengagement on risk assessments of a narcissistic client CFO. *Journal of Accounting and Public Policy*, 40(4), 106826. <https://doi.org/https://doi.org/10.1016/j.jaccpubpol.2021.106826>
- Kurniawan, PC, & Azmi, F. (2019). The Effect of Management Morality on Accounting Fraud With Internal Control As a Moderating Variable (Study in Pematang Regency). *Indonesian Accounting and Finance Research*, 4(2), 177–185. <https://doi.org/10.23917/reaksi.v4i2.8552>
- Lang, A., & Abell, L. (2018). Relationship between interparental functioning and adolescents' level of Machiavellianism: A multi-perspective approach. *Personality and Individual Differences*, 120(July 2017), 213–221. <https://doi.org/10.1016/j.paid.2017.08.043>
- Li-Ping, T., & Chiu, T.R.K. (2003). Income, Money Ethics, Pay Satisfaction, Commitment, and Unethical Behavior: Is the Love of Money the Root of Evil for Hong Kong Employees? *Entomologia Experimentalis et Applicata*, 103(3), 239–248. <https://doi.org/10.1023/A>
- Liu, B.C., & Tang, T.L.P. (2011). Does the Love of Money Moderate the Relationship between Public Service Motivation and Job Satisfaction? The Case of Chinese Professionals in the Public Sector. *Public Administration Review*, 71(5), 718–727. <https://doi.org/10.1111/j.1540-6210.2011.02411.x>
- Nabilah, N., Kartiko, ND, & Rachmi, IF (2022). Influence of Related Party Transactions, CEO Narcissism, and Political Connection to Tax Avoidance on Manufacturing Companies in The Consumer Goods Industry Sector Listed On The Indonesia Stock Exchange For The Period 2017-2019. 5(1), 13–20.
- O'Reilly, C. A., & Chatman, J. A. (2020). Transformational Leader or Narcissist? How Grandiose Narcissists Can Create and Destroy Organizations and Institutions. *California Management Review*, 62(3), 5–27. <https://doi.org/10.1177/0008125620914989>



- Owusu, GMY, Amoah Bekoe, R., Koomson, TAA, & Simpson, SNY (2019). Temptation and the propensity to engage in unethical behavior. *International Journal of Ethics and Systems*, 35(1), 43–58. <https://doi.org/10.1108/IJOES-04-2018-0057>
- Raskin, R. N., & Hall, C. S. (1979). A narcissistic personality inventory. *Psychological Reports*, 45(2), 590. <https://doi.org/10.2466/pr0.1979.45.2.590>
- Saputra, KAK, Ekajayanti, LGPS, & Anggiriawan, PB (2018). Human Resource Competence and Love of Money Attitude in Financial Management of Micro, Small and Medium Enterprises (MSMEs). *Journal of Accounting and Finance Review*, 8(2), 135. <https://doi.org/10.22219/jrak.v8i2.33>
- Seuntjens, T.G., Zeelenberg, M., van de Ven, N., & Breugelmans, S.M. (2019). Greedy bastards: Testing the relationship between wanting more and unethical behavior. *Personality and Individual Differences*, 138(September 2018), 147–156. <https://doi.org/10.1016/j.paid.2018.09.027>
- Sigmund Freud. (nd). *Narcissism Üzerine* (Elif Yıldırım, Ed.; 3rd editio). Oda Yayınları.
- Su, T., Ji, J., Huang, Q., & Chen, L. (2019). Materialism, social stratification, and ethics: evidence from SME owners in China. *International Journal of Entrepreneurial Behavior and Research*, 25(3), 499–517. <https://doi.org/10.1108/IJEER-11-2017-0435>
- Tang, TLP, Sutarso, T., Akande, A., Allen, MW, Alzubaidi, AS, Ansari, MA, Arias-Galicia, F., Borg, MG, Canova, L., Charles-Pauvers, B., Cheng, BS, Chiu, RK, Du, L., Garber, I., De La Torre, CG, Higgs, RC, Safwat Ibrahim, AH, Jen, CK, Kazem, A.M., ... Vlerick, P. (2006). The Love of Money and Pay Level Satisfaction: Measurement and Functional Equivalence in 29 Geopolitical Entities around the World. *Management and Organization Review*, 2(3), 423–452. <https://doi.org/10.1111/j.1740-8784.2006.00051.x>
- Utami, I., Wijono, S., Noviyanti, S., & Mohamed, N. (2019). Fraud diamond, Machiavellianism and fraudulent intention. *International Journal of Ethics and Systems*, 35(4), 531–544. <https://doi.org/10.1108/IJOES-02-2019-0042>
- Wayne, J. H., & Lapierre, L. M. (2022). A Meta - Analytic Investigation of the Personal and Work - Related Antecedents of Work - Family Balance A meta - analytical investigation of the personal and work - related antecedents of work - family balance. May. <https://doi.org/10.1002/job.2594>
- Yudisthira, A., & Kuang, T.M. (2023). The Effects of Narcissism and Psychopathy on Accountants' Unethical Practices. *Owner*, 7(2), 1792–1806. <https://doi.org/10.33395/owner.v7i2.1412>