


# The Effect of Moral Reasoning

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# The Effect of Moral Reasoning, Locus of Control, And Code of Ethics on The Level of Behaviour Rationalizing Fraud Condition

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**Abstract**— The phenomenon of cheating occurs in college students, whether they become victims or perpetrators of fraud. This research is carried out to test whether the level of rationalization of fraud conditions can be influenced by moral reasoning, locus of control, and a code of ethics. In this research, the grand theory that will be used is the Theory of Reasoned Action to understand the basis of the reason someone takes an action. This quantitative study used the multiple linear regression model method using SPSS with 73 private and public students as the sample of this research. The results of this study show that student moral reasoning and code of ethics do not have a significant effect on the rationalization of fraudulent conditions. However, the results of the study also show that the locus of control has a significant effect on the rationalization of fraud conditions. However, there are weaknesses in this research, such as a lack of samples, a short time, and not measuring the amount of existing rationalization.

**Keywords**— *Rationalization, Moral Reasoning, Locus of Control, Code of Ethics, Fraud Conditions, Internal Locus of Control*

## I. INTRODUCTION

This Fraud, both in the world of work and education, often occurs around us. It is undeniable that it can be used to commit fraudulent actions on a small or large scale. In recent years, the phenomenon of cheating has often occurred in college students, whether they become victims or perpetrators of fraud. BBC News Indonesia reported an online loan fraud (Pinjol) that sacrificed hundreds of public university students in the city of Bogor. In addition, Detiknews also reported that there was fraud for foreign artist concert tickets carried out by students at one of the universities that took dozens of victims with a total loss of more than 1 billion Rupiah. And there are still many fraud phenomena faced by students, both victims and perpetrators of fraud.

Rationalization becomes one of the conditions and causes when someone wants to commit an act of fraud [1]. According to [2], rationalization is a general process of idea development that implies social actions based on a certain relationship between ideas and actions [3]. In addition, Ribeiro (2020) says that rationalization is a reasoning in the mind that makes an action become a truth, is morally accepted in the life of a normal society and seeks reasons to legitimize its actions [4]. The internal and external environment in a person's environment can be a trigger for how someone's actions commit fraud [5]. Previous research shows that fraud can occur due to the rationalization of perpetrators who want to commit fraud [6]. Thus, rationalization can be interpreted as reasoning in the logic carried out by someone to commit an act of fraud so that the community can accept the understanding of the perpetrator. This act of rationalization can occur in various aspects internally, such as moral reasoning and locus of control, and externally, such as the code of ethics that exists in a person's environment to perform the action.

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From the perspective of [7], moral reasoning is interpreted as the process of compiling various perspectives that are accepted in the dilemma of morality [8]. According to [9], there are three levels in moral reasoning, the first of which is a pre-conventional stage to avoid punishment and achieve pleasure. Second, conventional morality focuses on someone who is motivated by mutual relationships and expectations. The third is post-conventional morality, where one begins to make a moral understanding of justice and equality for moral reasoning [10]. When faced with a problem related to a dilemma in ethics, a person with a high level of moral reasoning will behave differently from a person who has a low moral reasoning [11]. Research [2] supporters say that the basis of a person's moral reasoning when he sees and performs an action becomes the motivation of a person's moral reasoning to rationalize. Therefore, moral reasoning can be considered because of an analysis of a person's mind in determining whether an action is influenced by various perspectives related to that action.

In addition to moral reasoning, the locus of control can also be one of the internal causes of a person's rationalizing in committing fraudulent acts. According to [12], the locus of control is a person's belief about life events that can be controlled by that person. In addition, [12] stated that there are several parts in the locus of control, namely the internal and external locus of control [13]. Previous research explained that an internal and external locus of control can change a person's habits in several conditions related to internal personal [14]. So that, it can be concluded the locus of control is the way a person believes that an event that occurs can happen in that person's control.

The code of ethics is one of the references a person makes in social life. One way to prevent someone from cheating is to create and maintain a high ethical culture [15]. According to research researched by [16], it is very important to create a code of ethics to emphasize the value of ethics in the business world [17]. The code of ethics is an attempt to institutionalize a morality of the founding values of a corporate environment so that it becomes custom and culture to help socialize new individuals in that culture [18][19]. In Indonesia, the Indonesian Accountants Association (IAI) has compiled an accountant code of ethics for its members. So, from the statement above, it can be concluded that the code of ethics is the main key for the movement of an environment that requires determination as well as reference tools to behave and communicate with others. In research [20][21] it is said that rationalization into fraud imitated by others becomes a habit by the next perpetrator, and subjective norms are described as how a person understands the code of ethics of the existing profession.

From this research, there are interesting things that are seen by researchers to conduct more detailed research on how students respond to the rationalization of fraud. This research will also further analyze how the behavior of the student regarding the variables of moral reasoning, locus of control, and code of ethics in rationalizing fraud that occurs.

### *Theory of Reasoned Action*

According to previous research [22], the theory of derived action is a subjective possibility in someone who determines a normative reference that can influence a person to want to do a certain thing. It is assumed that a person's habits and intentions can follow the results of the individual's decision selection without the need to think about it in the long term [23]. This theory is continued with the latest theory proposed by [24], which is the planned behavior theory.

In previous research [24][25] said that a person's behavior will give rise to traits that can be described as good or bad from a person to the actions that that person does. From the understanding above, it can be understood that a person's behavior can also be influenced by various internal and external factors. In connection with internal attitudes that will be based on thought, there will be various perspectives that can cause dilemmas in morals which are referred to as moral reasoning. Moral reasoning is the process of a mind that is influenced by various views involved that can cause confusion in its morals [8]. In addition, in this theory, there is a statement that a person feels able to believe in general that he can produce a state based on individual planning, which is called the locus of control [26]. In this theory, it is also proposed that subjective norms become considered as individual perceptions to determine actions based on the wishes of other

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individuals [22]. So, from the statement above, there is an understanding that a person's subjective norms can reflect the code of ethics around the individual. The code of ethics is an attempt at the value of the morality of an environment to become a culture and custom [19]. From the factors already mentioned, the use of behavioral theory planned in this study is used to look at students' understanding of rationalization of fraud through moral reasoning variables, locus of control, and code of ethics.

*The Effect of Moral Reasoning on Rationalization*

According to the Indonesian Accountants Association (IAI), fraud is an action that should not occur because there is a deliberate mistake made by an individual. Speaking of cheating, previous researchers explained that the factor in the occurrence of fraud occurred because of the low moral reasoning in an individual [27]. According to the Theory of Planned Behavior, the intention of actions taken by individuals can become a habit. Previous research [2] shows that individual actions can be moral reasoning to rationalize other individuals. Therefore, from the statement above, the researcher found a hypothesis that moral reasoning can affect the rationalization of individuals on fraudulent acts.

H<sub>1</sub>: Moral Reasoning Negatively Affects Rationalization

*The Effect of Locus of Control on Rationalization*

According to [26], the locus of control is said to be the belief of an individual that the individual can control the situations and conditions that occur to him. In research [14], it has been explained that internal and external locus of control can affect the actions of a person who has become a habit with his intra-personal factors. In addition, [28] stated that the internal locus of control can affect rationalization and be able to control the individual, while the external locus of control tends to affect the tendency to cheat because it depends on the surrounding environment, which leads to unethical actions. So, from the statement above, a hypothesis arises where the locus of control can influence the rationalization of a person's actions to commit fraud.

H<sub>2</sub>: Locus of Control Has a Positive Effect on Rationalization

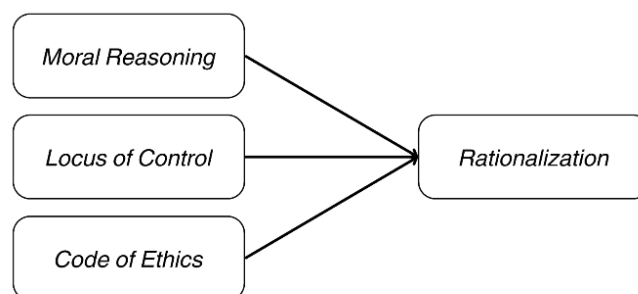
*The Effect of the Code of Ethics on Rationalization*

[29] stated that the code of ethics is a reference to the rules used to regulate human behavior in acting in community life. Research [30] advocates state that the codes of ethics against fraud have a relationship with each other in terms of rationalization. Other research [31] also says that it is easier for individuals to rationalize fraud when there are inconsistencies in the code of ethics. From the results of previous research, a hypothesis statement can be formed that a code of ethics can affect rationalization in fraud.

H<sub>3</sub>: Code of Ethics Negatively Affects Rationalization

*Framework of Thought*

Based on the hypothesis that has been put forward, the researcher formulates a hypothesis in a frame of mind that can be seen in **Figure 1**.



**Figure 1. Research Framework of Thought**

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Based on **Figure 1** shows of mind in this study with the following equation:

$$Y1 = a + bX1 + bX2 + bX3 + e$$

Which is:

Y = Rationalization            b = Coefficient                    X2 = Locus of Control  
a = Constant                    X1 = Moral Reasoning            X3 = Code of Ethics

**II. RESEARCH METHODS**

*Scope and Object of Research*

This research aims to measure the influence of moral reasoning, locus of control, and a code of ethics on the rationalization of fraudulent conditions. In this study, researchers use a quantitative approach that is expected to help researchers understand based on data and figures related to phenomena that occur to find conclusions from previously prepared hypotheses.

Researchers limit the scope to include various universities as well as high schools at public and private universities in the Jakarta City area, which focuses on students as research subjects, as many as 73 students who study in semesters two, four, six, and eight. In this research, primary data collection is carried out through the survey method with the Google form by filling in the statement items that lead to the discussion in the introduction. This primary data will be processed using the multiple linear regression method to describe how moral reasoning, locus of control, and code of ethics affect the rationalization of fraud conditions.

*Research Variables and Measurement Methods*

Rationalization of fraudulent conditions is used to see how the influence of moral reasoning, the internal locus of control, and the code of ethics that exists externally. The variables in this study were measured using a Likert scale from 1 to 5. The Independent Variables used in this study are moral reasoning, locus of control, and code of ethics. Moral reasoning and the locus of control reflect how the internal self can see the rationalization of a cheating condition. Meanwhile, the code of ethics reflects external conditions that can affect a person in determining the rationalization of existing cheating conditions. These three variables are measured using the Likert 1 to 5 scale measurement. This variable measurement was adopted from [32].

**III. RESULT AND DISCUSSION**

*Realibility Statistic Test*

Reliability Test is a test to look at reliable questionnaires by measuring the statements chosen by a person consistently from the beginning to the end of the questionnaire [33].

**Table 1. Reliability Statistics**

Variable	Cronbach's Alpha	N of Items
X1	.790	30
X2	.775	3
X3	.817	6
Y	.920	3

*Source: Authors' work (2024)*

According to [34], when the value of Cronbach's alpha reaches >0.70 then the questionnaire can be declared reliable [35]. So, from the basis of decision-making above, it can be concluded that the variables x1, x2, x3, and y are reliable variables.



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*Validity Test – Correlation Result*

According to [33], the validity test is used to measure whether or not a questionnaire is valid. The questionnaire is considered valid when the statement on the question is able to reveal the measuring points of the questionnaire.

**Table 2. Pearson Correlations Moral Reasoning**

Variable	Dimension	Correlation	Dimension	Correlation
Moral Reasoning	x1.1	0,004	x1.21	0,003
	x1.2	0,034	x1.22	0,004
	x1.3	0,000	x1.23	0,001
	x1.4	0,001	x1.24	0,000
	x1.9	0,036	x1.25	0,000
	x1.10	0,002	x1.26	0,0034
	x1.11	0,000	x1.27	0,000
	x1.12	0,000	x1.29	0,000
	x1.13	0,000	x1.30	0,000
	x1.14	0,000	x1.31	0,000
	x1.16	0,000	x1.32	0,000
	x1.17	0,001	x1.33	0,000
	x1.18	0,000	x1.34	0,000
	x1.19	0,000	x1.35	0,005
	x1.20	0,010	x1.36	0,005

*Source: Authors' work (2024)*

**Table 3. Pearson Correlations Locus of Control**

Variable	Dimension	Correlation
Locus of Control	x2.1	0,000
	x2.5	0,000
	x2.9	0,000

*Source: Authors' work (2024)*

**Table 4. Pearson Correlations Code of Ethics**

Variable	Dimension	Correlation
Code of Ethics	x3.1	0,000
	x3.2	0,000
	x3.3	0,000
	x3.4	0,000
	x3.5	0,000
	x3.6	0,000

*Source: Authors' work (2024)*

**Table 5. Pearson Correlations Rationalization**

Variable	Dimension	Correlation
Rationalization	y1.2	0,000
	y1.4	0,000
	y1.5	0,000

*Source: Authors' work (2024)*

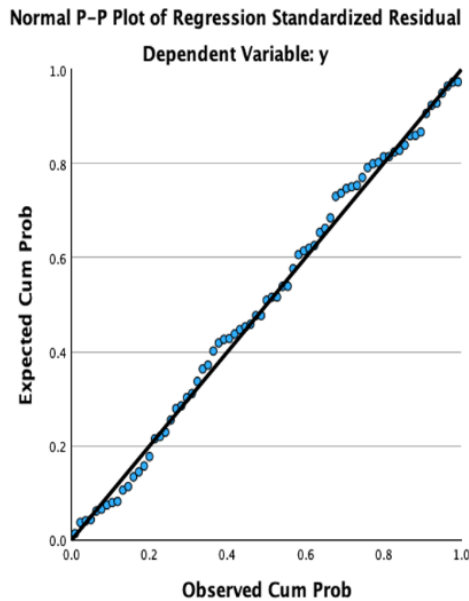
A variable can be said to be valid if the significance value of a dimension reaches  $<0.05$  [33]. From the research above, all dimensions are considered valid for measuring variables because the value of each dimension is below 0.05.

*Normality Test Result*

The normality test is a classic assumption test that is carried out to see the residual value of normally distributed research data [33]. From the **Figure 2**, the blue dots on the line show that the dots are normally

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distributed. The previous statement concluded that the data received by the researcher was considered normally distributed.



**Figure 2. Normality Test Result**  
*Source: Authors' work (2024)*

*Regression, T-test, and Multicollinearity Test Result*

The multiple regression test is a test of an independent variable that is hypothesized to affect more than one dependent variable [36]. Meanwhile, the Multicollinearity Regression Test is a test to see how the independent variables correlate with each other [36].

**Table 6. Regression, T-Test, and Multicollinearity**

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T.	Sig.	Collinearity Statistic Tolerance	VIF
1 (Constant)	2.264	4.135		0.548	0.586		
X1	0.027	0.030	0.091	0.910	0.366	0.873	1.145
X2	0.636	0.107	0.585	5.927	0.000	0.890	1.124
X3	-0.150	0.131	-0.109	-1.145	0.256	0.948	1.055

*Source: Authors' work (2024)*

Based on the results of the research in the **Table 6**, the significance value of each variable shows different results. Only the variable x2 or locus of control has a value of <0.05, which is at 0.00. As for x1, moral reasoning is at 0.366, and x3 is the code of ethics at 0.256, which is >0.05. From the above statement, it can be concluded that only the internal locus of control has a significant influence on rationalization, while moral reasoning and code of ethics do not have a significant influence on rationalization. The T-test is used to see if there is a partial relationship between those variables. With a sample of 73 and a significance level of 0.05, the resulting T value is 1,667. Therefore, the T-test sees that only the x2 variable, namely Locus of Control, has an influence on rationalization because the t value in x2 is 5,927, which is greater than the t value at 1,667.

While in multicollinearity, all variables have a VIF value < 5, which is moral reasoning or x1 at a value of 1.145, a locus of control or x2 at a value of 1.124, and a code of ethics or x3 at a value of 1,055. It can be concluded from the statement above that there is no multicollinearity in every variable.

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### *Adjusted R square Test Result*

Adjusted R square test or coefficient of determination is used so that variations of dependent variables can be explained by the remaining independent variables that cannot be explained by variables in other models [33]. Previous research [37], said that the higher the coefficient interval level, the stronger the relationship level will be. The value of the coefficient interval is from 0 to 1. From the results of the **Table 7**, the Adjusted R square number shows the number 0.377. From these results, it can be concluded that each variable has a relationship with a low relationship level. These results are supported by previous research [37], which showed a low level of relationship at the coefficient interval of 0.20 to 0.399.

**Table 7. Coefficient of Determination**

Model Summary	
Adjusted R square	0,377

*Source: SPSS Primary Data*

### *Moral Reasoning Negatively Affects Rationalization*

The results of the hypothesis test "moral reasoning has a negative effect on rationalization", explaining that moral reasoning does not have a significant effect on the rationalization of a fraud. The data shows that the significance of moral reasoning is greater than 0.05, which is 0.366, which explains that their level of moral reasoning does not affect the fraudulent rationalization actions they will do. It can be concluded that the first hypothesis is rejected because there is no influence on the significance of moral reasoning on rationalization. These results are contrary to previous research [38], which states that moral reasoning affects rationalization.

### *Locus of Control Has a Positive Influence on Rationalization*

The results of the hypothesis test "locus of control has a positive effect on rationalization" show that internal locus of control is able to significantly affect rationalization. The data processed shows the significance of the locus of control of 0.000 which is less than 0.05 to the rationalization which explains that the greater the locus of control within the greater the rationalization of fraud. So, it can be concluded that the second hypothesis is accepted because there is a significant influence of the locus of control on rationalization. These results have been consistently tested in previous research [28] which proved the locus of control had a significant effect on rationalization.

### *Code of Ethics Negatively Affects Rationalization*

The results of the hypothesis test "the code of ethics negatively affects rationalization" show that the code of ethics has no significant effect on the rationalization of fraud. The results of the data processing show that the significance of the code of ethics is greater than 0.05, which is 0.256, which explains that the code of ethics does not significantly affect the rationalization of fraud by individuals. It can be concluded that the third hypothesis is rejected because there is no significant influence of the code of ethics on rationalization. This result is also contrary to previous research, which stated that there is a relationship between the code of ethics and rationalization [30].

## **IV. CONCLUSION**

The results of the study show that from all the hypotheses that exist in the variables, namely moral reasoning, locus of control, and code of ethics. Only locus of control affects rationalization positively. This explains that the higher the locus of internal control in one's individual, the greater the level of rationalization of a person in committing fraudulent acts.

The weaknesses of this research are as follows: (1) questionnaires are used too much, and many spellings are difficult to understand, so many respondents do not want to fill in because of complicated questionnaires; (2) fast paper-making time because they must follow the existing schedule, (3) do not measure how big the rationalization of cheating is. Suggestions from researchers for the existing weaknesses

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are as follows: (1) adjusting questionnaires that are easier to understand so that it is easy to reach more respondents, (2) using a shorter analysis approach in terms of time, (3) processing data using easier applications such as PLS-SEM, (4) Choosing larger perpetrators and victims of fraud so as to get more accurate results.

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