

The Effect of Love of Money and Machiavellian on Ethical Perceptions on Sharia Banker(Comparative Study on Government Owned Sharia Banks and Private Sharia Banks Operating in Banten Province).

Dede Irawan Hamzah 1, Imam Abu Hanifah 2 and Agus Solikhan Yulianto 3

1,2,3 University of Sultan Ageng Tirtayasa, Serang, Indonesia

IJMSSSR 2021

VOLUME 3

ISSUE 6 NOVEMBER - DECEMBER

ISSN: 2582 - 0265

Abstract: The purpose of this study was to determine the effect of love of money and machiavellian on ethical perceptions of government-owned Islamic bank employees and private Islamic bank employees operating in Banten Province. Sample selection is done by purposive sampling technique. The population of this research is 160 bankers who work either in state-owned banks or privately-owned banks. The analysis technique used is multiple linear regression analysis and comparative test (independent t-test). The result of this research is that Love of Money has a negative effect on Ethical Perception. Machiavellian negative effect on Ethical Perception. There is no significant difference in Love of Money between Government-owned Sharia Bank employees and Private Sharia Bank employees. There is no significant Machiavellian difference between employees of Government-owned Islamic Banks and employees of Private-owned Islamic Banks. There is a significant difference in ethical perception between employees of Government-owned Islamic Banks and employees of Private-owned Islamic Banks.

Keywords: Love of Money, Machiavellian, Ethic Perception

1. Introduction

The purpose of this study was to determine the effect of love of money and machiavellian on ethical perceptions of government-owned Islamic bank employees and private Islamic bank employees operating in Banten Province. Many experts conduct research on a person's ambition to be able to have material in the form of money that stimulates them to commit fraudulent actions by justifying any means, even if they violate ethics and regulations in order to achieve personal desires. The research of Tang and Chiu (2003) found a new psychological variable that adds to the psychological literature, namely love of money which is defined as a form of one's love for money. Elias (2010) states that love of money is a concept that describes a measure of a person's subjective feelings about money and even has a close relationship with the concept of ambition which tends to lead to the desire to have power over something and the concept of greed or greed which tends to lead to the desire to have something, in the form of material or money obtained in an unethical manner. Robbins and Judge (2009) state Machiavellianism is the degree to which individuals maintain emotional distance and believe that the outcome is more important than the process. Hardiman (2011) states that Machiavelli assesses humans as creatures that are controlled by self-interest, irrational creatures whose behavior is swayed by their emotions so that individuals who are machiavellian tend to have characteristics that are manipulative, persuasive, unethical, and full of lies. (machiavellianism refers to behavior which can be characterized as manipulative, persuasive, unethical and decisive).

2. Method

The objects in this study are love of money, machiavellian and ethical perceptions of government-owned Islamic banks and private Islamic banks operating in Banten Province in 2020. The government-owned and private Islamic banks referred to in this study are Islamic banks that channel financing (financing) to its customers, where employees who work in the field of lending have a greater chance of having a bad ethical perception with a reflection of unethical behavior at work.

The dependent variable (variable Y) in this study is ethical perception. Ethical perception is a person's view in seeing accounting fraud that occurs (Elias, 2010).

In this study, the researchers used indicators of ethical perception according to Richmond (2001) with an Ethical Rating (ERATING) which was adjusted to the focus of this research, namely (1) early loans: disbursing loans early before the time to achieve the target, (2) loan to friend: distributes financing more easily to friends or relatives he knows, (3) personal gift: distributes financing because it will get gifts or compensation from customers, (4) bad adjustment: gives an assessment / assessment that is not appropriate or not in accordance with actual conditions in financing distribution, (5) continue to sell or loans an untested consumer): disburse/approve financing even though it violates regulations because the customer does not meet the required criteria.

The independent variable (variable X) in this study consists of two variables which are described as follows:

1. Love of Money (Variable X1)

Love of money is a concept that describes a measure of one's subjective feelings about money and even has a close relationship with the concept of ambition which tends to lead to the desire to have power over something and the concept of greed which tends to lead to the desire to have something, in the form of material in the form of money obtained by unethical way (Tang in Elias, 2010).

In this study, the Love of Money variable was measured using the Money Ethics Scale (MES) which was first developed by Tang (1992). Mitchell and Mickel (1999) in Elias (2010) state that the Money Ethics Scale (MES) is a well-developed survey to measure the attitude of love for money. MES consists of six components, namely (1) Good (good), (2) Bad (evil), (3) Achievement (achievement), (4) Honor (respect), (5) Budget (budget) and (6) Freedom (freedom).

2. Machiavellian (X2 Variable)

Machiavellian is the degree to which an individual maintains an emotional distance and believes that the outcome is more important than the process (Robbins and Judge, 2009). Individuals with Machiavellian traits tend to be manipulative, persuasive, unethical, and full of lies.

Kusuma (2016) states that the Machiavellian trait variable can be measured by 3 indicators, namely (1) result orientation by ignoring the rules, (2) disobeying the rule of law, and (3) tending to be dishonest.

3. Result

3.1 Reliability Test

	Cronbach's Aplha	N of items
Love of Money	,880	11
Machiavellian	,872	11
Persepsi Etis	,731	13

3.2 Multiple Linear Regression Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	51.141	3.354		15.248	.000
1 Love of Money (X1)	-.242	.071	-.280	-3.432	.001
Machiavellian (X2)	-.168	.076	-.181	-2.205	.029
Gender (VC1)	-2.454	1.093	-.184	-2.245	.026
Usia (VC2)	-1.421	.980	-.118	-1.451	.149

a. Dependent Variable: Persepsi Etis (Y)

3.3 T-Test Results Independent Samples Test

		Love of Money (X1)		Machiavellian (X2)		Persepsi Etis (Y)		
		Equal variances assumed	Equal variances not assumed	Equal variances assumed	Equal variances not assumed	Equal variances assumed	Equal variances not assumed	
Levene's Test for Equality of Variances	F	2.034		.090		.145		
	Sig.	.156		.764		.704		
	T	-.558	-.481	.717	.705	-1.994	-1.873	
	Df	130	22.169	130	24.129	130	23.365	
	Sig. (2-tailed)	.578	.635	.475	.488	.048	.074	
t-test for Equality of Means	Mean Difference	-.970752	-.970752	1.161249	1.161249	-2.956023	-2.956023	
	Std. Error Difference	1.740851	2.019640	1.619747	1.648152	1.482271	1.578246	
	95% Confidence Interval of the Difference	Lower	-4.414818	-5.157380	-2.043227	-2.239406	-5.888519	-6.218052
		Upper	2.473315	3.215877	4.365724	4.561903	-.023527	.306005

Source: *Output* SPSS Versi 20, 2021

The Effect of Love of Money on Ethical Perception

Love of Money has a negative effect on Ethical Perception. Testing the partial hypothesis (direct effect) using the criteria for the calculated t value compared to the t table value. Based on table 3.2, it is known that the value of $-t_{count} < -t_{table}$ ($-3.432 < -1.978$), This means that Love of Money has a negative effect on Ethical Perception. In this study, it is known that the results of the study indicate that Love of Money has a negative effect on Ethical Perceptions of employees working in Islamic banks operating in Banten Province, both government-owned and private Islamic banks. The low ethical perception caused by the high love of money of employees is thought to be caused by several reasons. The reason is known from the results of the responses of the majority of respondents in this study, which is dominated by male Islamic Bank employees aged 24-35 years or someone in the early adult category who considers that ownership of material or money can be a benchmark for assessing the ability other people and consider ownership of material or money can be a tool to get self-recognition (social strata) from others as an indicator of the evil (evil) of love of money, assessing ownership of material or money can make other people respect or appreciate themselves and ownership of material or money shows a person's existence/influence, such as in the work environment as an indicator of the respect of love of money, considers ownership of material or money to make him free to carry out any behavior according to his wishes as an indicator of freedom from love of money. The view of the employee who stimulates his love for money even though in carrying out his work duties and responsibilities he must commit fraud or unethical behavior that benefits himself personally and is detrimental to the Islamic Bank where he works, which is in line with the results of previous research from Maggalatta (2019), Aziz (2015), Sipayung (2015), Pradanti (2014), Normadewi (2012), Charismawati (2011) and Elias (2010) which state that a person with a high level of Love of Money will influence him to behave unethically at work. as a reflection of the low ethical perception.

Machiavellian Influence on Ethical Perception

Machiavellian has negative effect on Ethical Perception. The test uses the criteria for the calculated t value compared to the t table value. Based on table 3.2, it is known that the value of $-t_{value} < -t_{table}$ ($-2.205 < -1.978$), means that Machiavellian has a negative effect on Ethical Perception. Based on the criteria for testing the hypothesis, it can be concluded that the second hypothesis (H2) proposed by the researcher is proven to be acceptable. In this study, it is known that the results of the study indicate that Machiavellian has a negative effect on Ethical Perceptions of employees who work in Islamic banks operating in Banten Province, both government-owned and private Islamic banks. The low ethical perception caused by high Machiavellian employees is thought to be caused by several reasons. This reason is known from the results of the responses of the majority of respondents in this study, which is dominated by male Islamic Bank employees aged 24-35 years or someone in the early adult category who believes that he or she as an employee prioritizes the results over the process and in work prioritizes the achievement of personal goals than the goals of the company where he works as an indicator that is more result-oriented, employees at work are not afraid to violate applicable legal regulations to achieve

personal goals and at work are not afraid to violate company procedures to achieve my goals as an indicator disobeying applicable rules, at work not wanting to admit mistakes if caught by the leadership or co-workers, at work daring to manipulate data to support the completion of my work or for the achievement of personal goals as an indicator of dishonesty at work. where this is in line with the results of previous studies from Maggalatta (2019), Rindayanti (2017), Aziz (2015) and Pekdemir (2015) which state that a person with a high Machiavellian level will influence himself to behave unethically while working as a reflection of his low ethical perception.

Differences in Love of Money between Employees of Government-Owned Islamic Banks and Private-Owned Sharia Bank Employees

In the work environment, money is the main choice for leaders of a company to increase work motivation and move their subordinates to be able to do something or to provide more optimal work results. The implementation of general corporate policies in almost all companies, including Islamic banks operating in Banten Province, both government-owned and private Islamic banks ultimately unconsciously contribute to the high level of love of money by employees (love of money).

The same tendency of each company, in this case the state-owned and privately-owned Islamic Banks operating in Banten Province in motivating their employees by using money or other materials indirectly form employee work orientations based on the hope of getting as much money as possible from the work they do. This is what gradually strengthens employees' love of money (love of money), especially employees who work in the distribution of financing (credit) who are responsible for achieving the target of financing distribution on a monthly basis by using money as a means of motivation and compensation for their employees.

In this study, it is known that there is no significant difference in Love of Money between employees of Government-owned Islamic Banks and employees of Private-owned Islamic Banks operating in Banten Province. This shows that Islamic bank employees, both those working in government-owned and privately owned Islamic banks, do not have a significant difference in the level of love of money or do not have a significant difference because they both have a high level of love of money. This condition causes employees of government-owned and private Islamic Banks to have equal opportunities to have low ethical perceptions in terms of their work behavior which will justify any means or behave unethically with the examples described previously as part of an effort to fulfill their desires. earn money in an unethical way.

The absence of a significant difference in love of money from employees of Islamic Banks operating in Banten Province, both owned by the government and privately owned, is thought to be caused by several reasons. The reason is known from the number of employees of Government-owned Islamic Banks as many as 113 employees and 19 employees of privately-owned Islamic Banks, dominated by male employees aged 24-35 years or in the early adult category with the majority of respondents in this study assuming that ownership of material or money can be a benchmark for assessing other people's abilities and considers ownership of material or money can be a tool to get self-recognition (social strata) from others as an indicator of the evil (evil) of love of money, assessing ownership of material or money can make other people respect or value themselves and ownership of material or money shows the existence/influence of a person, such as in the work environment as an indicator of respect from love of money, assumes ownership of material or money makes him free to do any behavior according to *keinginan* as an indicator of the freedom (freedom) of the love of money. This view underlies the absence of a difference in love of money between government-owned and privately owned Islamic Bank employees for their love of money because of the use of money by the leadership as a motivational tool for employees to achieve work results or achievement of related employee performance targets each month so that it indirectly forms the high love of money Love of Money for employees of Islamic Banks operating in Banten Province.

Difference between Machiavellian Employees of Government-Owned Islamic Banks and Employees of Private-Owned Islamic Banks

Someone who has a high ambition to earn money or to get something for his personal interest will tend to prioritize the achievement of results even though he has to ignore the process and not infrequently dares to violate the ethics and regulations that apply in his place of work. The Machiavellian personality type can cause a person to have a low ethical perception because getting results is done by ignoring the processes that should be carried out properly and correctly to achieve these results for personal gain and provide losses for other parties,

especially the company where he works.

The Machiavellian personality type inherent in employees has a negative effect on the company where they work, in this case the Islamic Bank operating in Banten Province, both owned by the government and privately owned. The negative effect is that employees at work tend to ignore the process, where disobedience or non-compliance with ethics and regulations governing the performance of Islamic banks in Indonesia, especially in the distribution of financing (credit) as stated in standard operating procedures (SOP) so that Islamic banks are being a place to work has a great chance of getting into trouble because it is a finding from the regulator of Islamic Banks in Indonesia, namely the Financial Services Authority for the non-compliance of the Sharia Bank in following the applicable regulations.

In this study, it is known that there is no significant Machiavellian difference between employees of government-owned Islamic banks and employees of privately-owned Islamic banks operating in Banten Province. This shows that Islamic bank employees with the Machiavellian personality type will tend to have low ethical perceptions that underlie their work behavior which will justify any means or behave unethically as a form of neglecting the process, such as not carrying out standard operating procedures related to Islamic Banks in disbursing financing (financing).) to parties applying for financing or creditors, committing fraud in the form of manipulation of data related to documents required for financing submissions, such as increasing the income level of prospective creditors in salary slips, manipulating documents that are collateral for loans, and so on to fulfill their desire to get certain results, both in the form of money or the achievement of employee performance targets every month.

The absence of significant Machiavellian differences from employees of Islamic Banks operating in Banten Province, both government-owned and privately owned, is thought to be caused by several reasons. The reason is known from the number of employees of Government-owned Islamic Banks as many as 113 employees and 19 employees of privately-owned Islamic Banks, dominated by male employees aged 24-35 years or someone in the early adult category who believes that he or she is an employee. in work prioritizes results over the process and in work prioritizes the achievement of personal goals compared to the goals of the company where he works as an indicator that is more result-oriented, employees at work are not afraid to violate applicable legal regulations to achieve personal goals and at work are not afraid to violate procedures (SOPs).) the company to achieve my goals as an indicator of not complying with applicable rules, at work does not want to admit its mistakes if it is caught by the leadership or co-workers, in working dares to manipulate data to support the completion of my work or dem i the achievement of personal goals as an indicator of dishonesty at work which reflects the low ethical perception of employees of Islamic Banks operating in Banten Province, both government-owned and privately owned.

Differences in Ethical Perception of Government-Owned Sharia Bank Employees and Private Sharia Bank Employees

Basically, ethical perception is a person's view in seeing accounting fraud that occurs (Elias, 2010). This view is based on the acceptance, organization and interpretation of stimuli that have been organized in a certain way that can influence behavior and shape a person's attitude based on ethics as a guideline that applies in his environment so that his behavior is judged as a good and commendable act (Normadewi, 2012).

Ethical perceptions in the context of someone who works at a Sharia Bank illustrates the views of Sharia Bank employees in seeing accounting fraud that occurs in their work environment that affects their behavior to commit fraud or not at work, where the fraud shows unethical behavior because it does not comply and or violates ethics. applicable regulations, such as standard operating procedures applicable to the Islamic Bank where they work. If the employee has a high ethical perception, then the employee has a higher chance of complying with all regulations set by the Islamic Bank where he works, in this case the Government-owned Sharia Bank and Private Sharia Bank operating in Banten Province.

In this study, it is known that there are significant differences in Ethical Perceptions between employees of Government-owned Islamic Banks and employees of private-owned Islamic Banks operating in Banten Province. As is known, the average value of ethical perceptions of government-owned Islamic banks is 34.35, which is smaller than the average (mean) ethical perception of employees of privately-owned Islamic banks of 37.31. There is a significant difference in the average value of the employees of Government-owned Islamic Banks with a total

of 113 employees (86%) when compared to employees of privately-owned Islamic Banks with a total of 19 employees (14%) which are dominated by male employees aged 24 -35 years old or someone in the early adult category shows that the ethical perception of employees working in privately-owned Islamic banks is better than the ethical perceptions of employees of government-owned Islamic banks.

This result is based on the reason, where the majority of Islamic Bank employees who become the research sample are employees of Government-owned Islamic Banks (113 respondents or 86%) who have a high love of money and machiavellian so that it affects the results of lower ethical perceptions compared to Bank employees. Privately owned Sharia. As for the things that affect lower ethical perceptions, namely the employee approves the distribution of financing to new customers even though the loan history is bad at BI Checking, the employee still approves the distribution of financing to old customers even though the previous loan payment record is in the bad category or bad credit to get the target monthly financing, employees continue to approve the distribution of financing to new customers even though the requirements are incomplete as an indicator of continuing to sell or loans an untested consumer, employees disbursing loans (loans) early or advance disbursement to customers before the normal time to reach the target for financing distribution each month, employees distribute loans to customers who are still registered as active borrowers before the end of the loan period to achieve the target for disbursement of financing t every month as an indicator of early loan disbursement, employees will approve the distribution of financing to new customers even though they do not meet the complete requirements needed to get the financing target each month and will approve the distribution of financing to each customer if it is seen that the complete requirements are complete without making more in-depth verification checks as an indicator of bad judgment which causes employees of Government-owned Sharia Banks to have lower ethical perceptions when compared to employees of privately owned Sharia Banks operating in Banten Province.

4. Conclusion

Based on the results of the study, the authors can draw the following conclusions:

1. Love of Money has a negative effect on Ethical Perception. This shows that Islamic Bank employees who have a high level of love of money will underlie their work behavior which will justify any means to get their goals, in the form of money and other materials even though they have to behave unethically at work as a reflection of the employee's low ethical perception.
2. Machiavellian has a negative effect on Ethical Perception. This shows that Islamic bank employees with the Machiavellian personality type will tend to prioritize results by ignoring the process even though they have to behave unethically at work as a reflection of the employee's low ethical perception.
3. There is no significant difference in Love of Money between employees of Government-owned Sharia Banks and employees of Private Sharia Banks. This shows that Islamic bank employees, both those who work in government-owned and privately owned Islamic banks, do not have a significant difference in the level of love of money or do not have a striking difference because they both have a high level of love of money so they have the same opportunity. to have a low ethical perception in terms of work behavior which will justify any means or behave unethically.
4. There is no significant Machiavellian difference between employees of government-owned Islamic banks and employees of privately-owned Islamic banks. This shows that Islamic bank employees with the Machiavellian personality type will tend to have low ethical perceptions so that they underlie their work behavior which will justify any means or behave unethically as a form of neglecting the process so that they have the same opportunity to have low ethical perceptions in terms of work behavior that will prioritize the achievement of results that benefit personally and harm others because they ignore the process.
5. There is a significant difference in ethical perception between employees of Government-owned Islamic Banks and Private-owned Islamic Banks. This shows that there is a significant difference in the average value of the employees of Government-owned Islamic Banks with a total of 113 employees when compared to employees of privately-owned Islamic Banks with a total of 19 employees, dominated by male employees aged 24-35 years or someone in the early adult category, it shows that the ethical perception of employees working in privately owned Islamic banks is better than the ethical perception of employees of government-owned Islamic banks.

References

1. Arocas, Luna & Tang, 2004. Money Profiles: The Love of Money, Attitudes and Needs. *Personnel Review*. Vol. 34 No. 5: pp. 603-24.
2. Arridla, Ahdaf. 2016. Pengaruh Pendapatan dan Kecerdasan Spiritual Terhadap Persepsi Etis Mahasiswa Dengan *Love of Money* Sebagai Variabel Intervening. *Majalah Ilmiah Solusi*. Vol. 4. No. 2
3. Aziz, Toriq Ibnu. 2015. Pengaruh *Love of Money* dan *Machiavellian* Terhadap Persepsi Etis Mahasiswa Akuntansi (Studi Empiris Pada Mahasiswa Akuntansi Universitas Negeri Yogyakarta angkatan 2013 dan angkatan 2014). *Jurnal Nominal Vol.IV No.2*.
4. Charismawati, Chelvia Dhian. 2011. Analisis Hubungan Antara Love of Money Dengan Persepsi Etika Mahasiswa Akuntansi. *Jurnal Akuntansi Universitas Diponegoro*, Volume 2 Nomor 2.
5. Cotter & O'leary, 2000. The Ethics of Final Year Accountancy Students: an International Comparison. *Managerial Auditing Journal*.
6. Du & Tang, 2005. Some Evidence on the Ethical Disposition of Accounting Students: Context and Gender Implications. *Teaching Business Ethics*. Vol. 4 No 4: pp 379-404.
7. Elias, Rafik Z. 2010. The Relationship Between Accounting Students Love of Money and Their Ethical Perception. *Managerial Auditing Journal*. Vol. 25 No. 3.
8. Ghazali, Imam. 2011. *Aplikasi Analisis Multivariate dengan program SPSS*. Semarang, Badan Penerbit Universitas Diponegoro.
9. -----, 2011. *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square*. Semarang. Badan Penerbit Universitas Diponegoro.
10. -----, 2006. *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square*. Semarang. Badan Penerbit Universitas Diponegoro.
11. Kusuma, Tirta Hadi. 2016. Pengaruh Persepsi Peran Etika dan Tanggungjawab Sosial, Sifat Machiavellian dan Preferensi Resiko Terhadap Pengambilan Keputusan Etis (Studi Pada Konsultan Pajak di Kota Malang). *Jurnal Perpajakan (Jejak) Vol.10 No.1*
12. Maggalatta, Alif dan Desi Adhariani. 2019. *For Love or Money: Investigating the Love of Money, Machiavellianism and Accounting Students' Ethical Perception*. *Journal of International Education*. Emerald Insight Limited. 2046-469X.
13. Mitchell, Hodle & Mickel. 1999. Are Women More Ethical than Men. *Journal of Business Ethics* 13.
14. Mulyani, Sri. 2015. Analisis Pengaruh Jenis Kelamin dan Status Pekerjaan Terhadap Persepsi Etis Mahasiswa Akuntansi Dengan *Love of Money* Sebagai Variabel Intervening. *Majalah Ilmiah Solusi*. Vol. 14 No. 3
15. Normadewi, Berliana. 2012. Analisis Pengaruh Jenis Kelamin dan Tingkat Pendidikan Terhadap Persepsi Etis Mahasiswa Akuntansi dengan Love of Money Sebagai Variabel Intervening. *Jurnal Akuntansi Universitas Diponegoro*. Vol.10 No.2
16. O'leary, and Cottler, 2000. The Effect of Groupwork on Ethical Students Decision Making of Accountancy. *Journal of Business Ethics*.
17. Pekdemir, Isil Mendes dan Aygul Turan. 2015. *The Relationships Among Love of Money, Machiavellianism and Unethical Behavior*. *Canadian Social Science*. Vol. 11. No. 6.
18. Pradanti, Noviani Rindar. 2014. Analisis Pengaruh Love of Money Terhadap Persepsi Etis Mahasiswa Akuntansi. *Journal of Accounting*. Vol. 3, No. 3
19. Richmond, Kelly Ann. 2003. Ethical Reasoning, Machiavellian Behavior, and Gender: the Impact on Accounting Students' Ethical Decision Making. *Dissertation*. Virginia Polytechnic Institute.
20. Rindayanti. 2017. Hubungan antara *Love of Money*, *Machiavellian* dengan Persepsi Etis: Analisis Berdasarkan Perspektif Gender. *Akuntabilitas, Jurnal Ilmu Akuntansi*. Vol.10 No. 2.
21. Sipayung, Erika Radina. 2015. *Analisis Pengaruh Aspek Demografi, Status Sosial Ekonomi dan Pengalaman Kerja Terhadap Persepsi Etis Mahasiswa Akuntansi Dengan Love Of Money Sebagai Variabel Intervening*. *Diponegoro Journal of Accounting*. Vol 7 No. 2.
22. Sutarso, Chen, & Tang, 2008. Bad Apples in Bad (Business) Barrels: The Love of Money, Machiavellianism, Risk Tolerance, and Unethical Behavior. *Management Decision*. Vol. 46 No. 2, pp. 243-263
23. Tang et al. 2000. The Meaning of Money Revisited; Workers View. *Paper Presented at The Annual Convention of the Southwestern Psychological Association*. Dallas.
24. Tang, T. 1992. The Meaning of Money Revisited. *Journal of Organizational Behavior*. Vol. 13, pp. 197-202.
25. Tang, T & Chen, 2008. Intelligence Vs Wisdom; The Love of Money, Machiavellianism and Unethical Behavior Across College Major and Gender. *Journal of Business Ethics*. Vol. 82:1-26.
26. Tang, T & Chiu. 2003. Income, Money Ethics, Pay Satisfaction, Commitment, and Unethical Behavior: Is The Love Of Money The Root of Evil for Hong Kong Employees. *Journal of Business Ethics*. Vol. 46: pp. 13-

30.

27. Tang, T & Kim, 2000. Does Attitude Towards Money Moderate The Relationship Between Intrinsic Job Satisfaction and Voluntary Turnover. *Human Relations*. Vol. 53 No. 2: pp. 213-45.