

Personal Behavioral Factors that Influence Corruption in the Electricity Business Sector: Internal Auditor's Perspective

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ABSTRACT

Corruption is defined as an extraordinary crime by law because it has a detrimental impact and causes public condemnation. Data trends show an increase in corruption cases in Indonesia every year by 32% over the past five years, both in cases and perpetrators, including in electricity sector companies. The electricity business, with its inherent business environment, is one of the most vulnerable sectors. This study aims to examine personal behavioral factors, in accordance with research conducted by Albrecht, which greatly influence corruption in electricity business organizations. This study uses a causal associative approach to obtain the ten most expected personal behavioral factors based on expert assessments, which are then evaluated by internal auditors who are employees of electricity business organizations. Furthermore, the results of the study are validated to determine the factors that significantly influence corruption using the t-test method with a significance threshold of a <0.05 . The test results show that high personal debt, excessive lifestyle, and sales behavior significantly influence corruption. Based on the results of this study, electricity business organizations can develop their internal controls by considering these factors to prevent corruption.

Keywords: Personal Behavioral Factors, Corruption Act, Electricity Business Sector, Internal Auditor.

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1. INTRODUCTION

Occupational fraud affects almost all business organizations regardless of size, location, or type of business. Corruption is one of the three main types of fraud, in which there are transactions that benefit the interests of oneself or others. Until 2019, corruption was the fraud scheme that was considered the most common and most detrimental. There are 103 corruption cases in the utility primary sector, in which electricity sector, with around 200 million USD of government's financial losses reported in 2023. The electricity sector is part of the utility in which plentiful amount of corruption cases such as High Speed Diesel (HSD) fuel procurement, Customer Information System (CIS) on information system procurement, and Mulut Tambang Riau-1 Steam Power Plant Project with financial dimension approximated at least 900 million USD (ICW, 2024). Given the impact of significant losses and the horrible perception from the community, corruption is considered an extraordinary criminal act.

Electricity is a business sector that involves many parties, such as regulators (government, business providers), Non-Governmental Organizations (NGOs) and the community. As a business organization, the electricity sector is also at high risk of corruption. Understanding the personal behavioral factors that contribute to corruption may help in its prevention and detection. Personal behavioral factors are developed by Dr. Steve Albrecht. Albrecht's conducted a study involved on 212 fraud cases that occurred in a wide variety of companies in the United States and Canada to detect various factors that motivated employee to commit frauds. Albrecht's defined personal behavior is a comprehensive pressure, opportunity and rationalization variables that appeared to influence or be associated with the perpetration of fraud. The identified variables were analyzed for content and factor, as the result there are over fifty potential red flags for someone to commit act of corrupt. The study relies

on the opinions of internal auditors, who have the ability and experience to detect and expose fraud in various companies. There are nine factors that scored the highest such as living beyond their means, an overwhelming desire for personal gain, high personal debt, a close association with customer, feeling pay was not commensurate with responsibility a wheeler dealer attitude, strong challenge to beat the system, excessive gambling habits and undue family or peer pressure (The IIA Research Foundation, 1984).

Personal behavioral factors which developed by Albrecht's are comprehensive and relevant in many fraud cases by various industry across the world. It also used to mapping factors that encourage someone to commit act of corrupt in Report to Nation survey which conducted by the Association of Certified Fraud Examiners (ACFE). This survey is participated by various industry across the world such as energy, insurance, manufacturing and others industries.

This study is also used the Albrecht's personal behavioral factors to examine factors that influence someone to commit act of corrupts in the electricity business sector and considered the perspective of internal auditors because they have the ability and experience in fraud.

2. LITERATURE REVIEW AND HYPOTHESIS

Fraud in Organizations

The company management implements good corporate governance to achieve the desired profit and supervise the company's performance. Fraud is the primary and most crucial obstacle for the company because fraud is difficult to detect.

In terms of the frequency of fraudulent acts that occur, according to the Association of Certified Fraud Examiners (ACFE, 2014), asset misappropriation is the fraudulent act with the highest frequency, followed by corruption and financial statement fraud. However, even though it has the lowest frequency, financial statement fraud has the most detrimental impact among other

types of fraud. Therefore electricity sector

According to SAS No.99 (AICPA, 2002), there are 4 (four) categories of pressure that can drive someone to commit fraud, such as financial stability, external pressure, personal financial need, and financial targets. Meanwhile, there are 3 (three) categories of opportunity that cause someone to commit fraud, such as nature of industry, ineffective monitoring, and organizational structure. The last component that causes fraud is rationalization.

Statistical Data Related to Corruption in Indonesia

Based on the Corruption Perception Index survey 2023 (Transparency International, 2024), Indonesia is ranked 135 out of 180 countries in terms of the corruption perception index with a score of 34 out of 100. The score of 34 is below the Asia Pacific average score of 45 and indicates high levels of corruption in Indonesia.

Corruption is the most common and most detrimental fraud in Indonesia, with percentages of 64% and 70%, respectively (ACFE Indonesia Chapter, 2020). Based on data from the Indonesia Corruption Watch (ICW), from 2019 to 2023 there were a total of 2,618 cases and a total of 5,719 corruption suspects, with an increase in cases of around 32% each year. The total state loss in 2020-2022 due to corruption was estimated at IDR 168.3 trillion (ICW, 2024).

Corruption Crime

Corruption is regulated by Law of the Republic of Indonesia Number 31 of 1999 in conjunction with Law of the Republic of Indonesia Number 20 of 2001 concerning Amendments to Law Number 31 of 1999 concerning the Eradication of Criminal Acts of Corruption. The regulation states that fraudulent acts that fall into the category of corruption are those that harm state finances, bribery, embezzlement in office, extortion, fraudulent acts, conflicts of interest in procurement, and gratification (Setneg, 1999). Corruption is said to be an extraordinary crime in terms of its specific

nature and legal consequences (Irfani, 2017).

Furthermore, the regulation governing criminal acts of corruption was updated through the Law of the Republic of Indonesia Number 1 of 2023 concerning the Criminal Code. According to the Criminal Code, corruption is a special crime like terrorism due to its significant impact on its victims and strong people condemnation. In terms of deterrent effects, the most severe threat of punishment for perpetrators of corruption is life imprisonment and/or a fine of up to IDR 2 billion. Businesses, both state-owned company and private, are subject to corruption law as long they transact with state officials or use the state fund (Setneg, 2023).

Vulnerability to Corruption in Electricity Sector Organizations

Electricity is everything related to the provision and utilization of electricity and supporting businesses for electricity. The electricity sector includes the construction, generation, transmission, and distribution of electricity. The provision of electricity is controlled by the state, while the implementation of the electricity supply business is carried out by State-Owned Enterprises or Regional-Owned Enterprises and optional private participation (Setneg, 2009). Electricity planning is outlined in the National Electricity General Plan prepared by the Ministry of Energy and Mineral Resources. The implementation of the electricity supply business itself is carried out by PT PLN (Persero) as a State-Owned Enterprise under the Ministry of State-Owned Enterprises, but the planning of the electricity supply business carried out by PT PLN and outlined in the Electricity Supply Business Plan remains under the approval of the Ministry of Energy and Mineral Resources (ESDM, 2021).

According to ICW, energy, and electricity are the sectors with the highest level of corruption in the State-Owned Enterprises environment, contributing 21% to the total cases in 2016-2021, with a total state loss of IDR 47,926,674,165,808.

Of the various types of fraud, such as embezzlement in office, bribery, abuse of budget/ position, and extortion, corruption is the most common type of fraud (67 times), followed by asset misappropriation (56 times) and financial report fraud (6 times) (ICW, 2022).

The electricity industry is particularly susceptible to corrupt practices owing to its significant capital requirements, intricate procurement processes, and extensive government involvement. Major projects in the electricity sector require significant financial resources, which can lead to bribery, kickbacks, and fraudulent activities, particularly in contract awards and cost inflation. The intricate & technical nature of procurement processes facilitates the concealment of corrupt behaviors through customized specifications, non-transparent bidding, and multi-layered subcontracting. Additional complications arise from political interference, as decision-making is often guided by political motives instead of prioritizing efficiency, ethics, or long-term viability. This blend of substantial financial stakes, procedural intricacy, and political pressure fosters a climate that is highly vulnerable to corruption.

One of the corruption cases in the electricity sector that was successfully uncovered by the Corruption Eradication Commission (KPK) was the acceptance of a bribe of IDR 4.8 billion by the Deputy Chairman of Commission VII of the Indonesian House of Representatives in connection with the Mulut Tambang Riau-1 Steam Power Plant project through a sting operation. The Mulut Tambang Riau-1 Steam Power Plant Project is regulated in the Decree of the Minister of Energy and Mineral Resources Number: 1567K/21/MEM/2018 concerning the Ratification of the 2018-2028 Electricity Supply Business Plan and PT PLN as the executor of the construction of the Mulut Tambang Riau-1 Steam Power Plant (ICW, 2018). The vulnerability of corruption in this sector is not only related to the government as the regulator and PT PLN as the implementer

of the regulation, but also the private sector, NGOs and the surrounding community (Adi, 2021).

Fraud Triangle Theory

Cressey Donald identifies three essential components that must exist for a person to engage in fraudulent activities: pressure, opportunity, and rationalization. The fraud triangle considers these as crucial factors that are often present when fraud takes place.

According to Cressey Donald's illustration in 1953, pressure serves as the driving force that may lead a person to engage in fraudulent activities. Pressure relates to a personal financial or emotional necessity that leads an individual toward unethical actions, such as financial debt, lifestyle pressures, or job uncertainty.

The motivation for committing a crime is generated by pressure, but the person must also see that there is a chance to carry out the act without facing detection. This perceived chance forms the second element. The perceived opportunity to engage in a breach of trust has two parts: general knowledge and technical ability.

Rationalization enables the individual to justify their behavior, often convincing themselves that they are under-compensated, temporarily borrowing, or acting for a noble purpose. Various studies have corroborated this framework across different industries, emphasizing that recognizing and addressing these three elements is vital for successful fraud prevention and detection.

Dr. Steve Albrecht's Research

The increasing number of frauds committed by individuals in an organization is a concern for internal auditors. Research conducted by W.S Albrecht, et al. entitled *Deterring Fraud: The Internal Auditor's Perspective* revealed 50 potential lists of red flags using an extensive questionnaire methodology. The study involved internal auditors in companies that had experienced fraud. The purpose of the study was to analyze red flags and rank the factors

that motivate employees to commit fraud (Albrecht S., 1984).

Based on the questionnaire results, there were ten factors with high rankings from the list of personal characteristics based on the study: 1) living beyond their means; 2) an overwhelming desire for personal gain; 3) high personal debt; 4) a close association with customers; 5) feeling pay was not commensurate with responsibility; 6) a wheeler-dealer attitude; 7) strong challenge to beat the system; 8) excessive gambling habits; and 9) undue family or peer pressure.

Research Hypotheses

Fraud has evolved over the centuries and has become increasingly complex and challenging to detect. According to the Fraud Triangle Theory, there are 3 factors that cause someone to commit corruption: pressure, opportunity, and rationalization. The opportunity factor in corruption refers to circumstances or situations that allow individuals or groups to commit corruption, for example, receiving gratification for a decision/position and receiving or giving bribes for the smooth running of a project. Factors that influence opportunity include lack of or weak supervision, lack of transparency, and level of access of individuals or groups to one or more resources.

Based on the 2019 Indonesian fraud survey, there were 239 fraud cases, of which 167 fraud cases (69.9%) caused a total loss of IDR 373,650,000,000 (ACFE Indonesia Chapter, 2020). Meanwhile, based on data from Occupational Fraud 2024: A Report to Nations, out of 1,921 cases, corruption accounted for 48% of the reported fraud schemes. According to Indonesia Corruption Watch (ICW), throughout 2022 there were 303 corruption cases with the mode of marking up budget misuse. In 2023, ICW conducted a mapping of corruption modes and produced the top 10 modes where fictitious activities/projects were in the highest order with 277 modes, followed by budget misuse with

259 modes and fictitious reports with 88 modes.

The number and percentage of corruption cases that occurred above show that wheeler-dealer attitude has a positive influence on acts of corruption. So, the first hypothesis proposed is as follows:

H₁: Wheeler-dealer attitude has a positive influence on acts of corruption.

In today's era of social media, a person's assessment is often used as a reference. Many people follow existing trends just to fulfill their existence and validation from others based on the intensity of discussions on social media, thus influencing the emergence of consumer behavior. The higher the intensity of discussions on social media, the higher the consumptive behavior will be. The intensity of discussions on social media includes exchanging information or asking for opinions from friends on social media because social media has an absolute function to communicate and is able to persuade. Then, communication can be used to influence someone to follow what is trending, thus creating consumptive behavior (Charissa, 2020).

Consumptive behavior, hedonism, and corruption intentions are interrelated. The influence of hedonism will strengthen consumptive behavior, where pleasure means desire, and a person's desire for pleasure tends to include things that are not too important. The increase in the price of goods/services and an overly consumptive attitude will make someone justify any means to get what he or she wants. One of the things that those in power/authority do is commit criminal acts of corruption (Giska, 2022). So, the second hypothesis proposed is as follows:

H₂: Living beyond their means has a positive influence on acts of corruption.

Based on data from the Financial Services Authority of the Republic of Indonesia (OJK), online loan distribution in Indonesia reached IDR 59.57 trillion,

with active borrowers of 18.07 million people or 5% of the Indonesian population (OJK, 2024). Data as of March 2024 showed a significant increase of 15.35% year-on-year, amounting to IDR 22.76 trillion (Databoks, 2024). This data shows the high level of debt behavior for individuals in society.

High personal debt behavior often causes problems, especially when the debt is due and the debt collection is transferred by the debtor to a third party or debt collector. Collection can be accompanied by threatening actions, ranging from online conversations to intimidation of the family. This pressure causes trauma, stress, depression, anxiety, and even suicide attempts (Arvante, 2022). On the other hand, personal debtors have the opportunity to take on new, larger debts to cover up old debts they have (Salama, 2014). The high pressure and habit of digging holes allow perpetrators with specific powers to seek opportunities to commit corruption in their organizations. So, the third hypothesis proposed is as follows:

H₃: High personal debt behavior has a positive influence on acts of corruption.

3. METHODS

This study uses a causal associative method. According to Sugiyono (2016), causal associative research is a study that aims to determine whether or not there is an influence or relationship between independent variables and dependent variables. Suppose there is, how close

the influence or relationship is and whether or not the influence or relationship is meaningful. This study uses a questionnaire instrument where the respondents are internal auditors in the electricity sector companies. By using a quantitative approach based on the results of the questionnaire, it is hoped that more objective results can be obtained and the proposed hypothesis can be tested. This study aims to determine the behavioral factors that influence corruption in electricity sector companies from the perspective of internal auditors.

In compiling the questionnaire, this study refers to previous research conducted by Dr. Steve Albrecht who categorized nine behavioral factors or personal characteristics that influence someone in committing fraud. The focus of this study is on occupational fraud in the form of corruption. The nine behavioral factors are based on the judgment of experts or internal auditors who specifically handle corruption cases in the electricity sector. Based on the judgment of experts, there are seven behavioral factors that are considered to influence corruption in electricity sector companies.

The novelty in this research is the nine behavioral factors with the highest rank has been reassess by the experts to determine which factors most influence a person to commit acts of corrupt. This assesment is based on facts from corruption cases in the electricity sector. The assesment revealed among the nine behavioral factors, there

Table 1. Results of Expert Judgment on Dominant Behavioral Factors That Influence Corruption in The Electricity Sector

Factor	Behavioral Factors
Factor 1	High desire for personal gain
Factor 2	Close relationships with customers/vendors
Factor 3	Opportunistic /profit seeking/salesy behavior
Factor 4	Excessive lifestyle
Factor 5	Family/relative pressure
Factor 6	High personal debt
Factor 7	Feeling that salary is not in accordance with job duties and responsibilities

Source: Processed Data

are seven behavioral factor that primarily influence the act of corruption in electricity sector. As further consideration, this research used these seven behavioral factors (Table 1).

The most dominant behavioral factors based on the judgment of experts are used as independent variables in the questionnaire. Meanwhile, corruption act is used as dependent variable. The assessment of the questionnaire is carried out using a Likert scale with intervals of 1 to 4. The sample of respondents in the questionnaire is carried out randomly on the population of internal auditors in the electricity sector. According to Hair (2014), to obtain a sufficient level of generalization, the minimum number of samples is five times the number of independent variables, so the minimum number of samples used in this study is ≤ 35 respondents.

Data analysis in this study is conducted using multiple regression analysis consisting of interpretation of the coefficient of determination, significance test through

the F test to determine the coefficient of determination, and the significance of the influence of the dependent variable on the independent variable (Table 2). Hypothesis testing is conducted through the T-test.

4. RESULTS AND DISCUSSION

Descriptive Statistics

The respondents of this study were internal auditors in the electricity business sector, totaling 188 people. The number of respondents has met the minimum limit of respondents required. In terms of work experience, 59% of respondents have 5 to 9 years of experience, and 25% have more than 15 years of experience. In terms of competency background, 78% of respondents have certification in the field of audit while others have certification in the field of risk management. This indicates that respondents have sufficient knowledge of the field of audit including an understanding of occupational fraud in the form of corruption.

Table 2. Dependent Variable and Independent Variable

Variable	Description	Likert Scale
Dependent Variable		
Acts of corruption	A person's behavior that encourages him to commit acts of corruption in an organization	Scale 1-4
Independent Variables		
An overwhelming desire for personal gain	Excessive desire for personal goals that drives fraudulent acts includes achieving perfect performance	Scale 1-4
Close association with customers/vendors	Close relationships with customers/vendors that lead to fraudulent actions include sharing personal problems	Scale 1-4
Wheeler-dealer attitude	A person's habit of seeking financial gain from work under his/her supervision	Scale 1-4
Living beyond their means	The habit of spending money or owning things that exceed income	Scale 1-4
Undue family of peer pressure	The existence of family/relative needs that encourage fraud	Scale 1-4
High personal debt	The habit of being in debt creates pressure to commit fraud	Scale 1-4
Feeling pay was not commensurate with responsibility	There is a rationalization that the responsibility of the task is too great compared to the benefits obtained.	Scale 1-4

Source: Processed Data

Coefficient of Determination

The coefficient of determination shows how much the role of the independent variable in the research model affects the dependent variable. In this research model, the R Square value is 55%. According to Hair (2014), the R square value of 0.50 is included in the moderate category. Thus, it can be stated that the model in this study is quite good and representative (Table 3).

Significance Test

The level of significance indicates how much the ability of the independent variables simultaneously influences the dependent variable. In this research model, $\alpha = <0.05$. So it can be stated that the independent variables in this study, consisting of a high desire to gain personal gain, close association with customers/vendors, wheeler-dealer attitude, living beyond their means, undue family or peer pressure, high personal debt, and feeling pay was not commensurate with responsibility, simultaneously have an influence on the act of corruption as the dependent variable (Table 4).

Hypothesis Test

A T-test is conducted to determine whether the independent variables partially have a significant effect on the dependent variable. Based on the level of significance in the T-test of the research model, the value of $\alpha = <0.05$. This indicates that wheeler-dealer attitude behavior has a positive effect on corruption, excessive lifestyle has a positive effect on corruption;

and personal debt behavior has a positive effect on corruption. These behavioral factors partially have a significant effect on corruption (Table 5).

DISCUSSION

Behavioral Factors with a Significance Level of $\alpha < 0.05$

The Effect of Wheeler Dealer Attitude on Acts of Corruption

Based on the results of the t-test, the wheeler-dealer attitude has a P-value of 2.606 with a significance level of 0.010, which is below the threshold of 0.05. This indicates that such behavior has a statistically significant influence on a person's tendency to commit corruption.

Opportunistic behavior tends to emerge when individuals are driven primarily by personal gain, especially in environments where internal controls are weak or can be circumvented. In particular, individuals occupying key or strategic positions within an organization often have greater access to sensitive information, resources, and decision-making authority. This increased access creates opportunities for corrupt behavior, especially when there is insufficient oversight.

For instance, a finance manager who controls both budgeting and disbursement processes may have the ability to manipulate records or authorize payments without thorough checks from others. Similarly, procurement officers with autonomy over vendor selection and contract approvals may exploit loopholes to favor certain suppliers in exchange for

Table 3. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.742 ^a	.550	.533	.30714	1.913

Source: Processed Data

Table 4. Significance Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	20.764	7	2.966	31.443	.000 ^b
Residual	16.981	180	.094		
Total	37.745	187			

Source : Processed Data

Table 5. Hypothesis Test

	Model	B	Error	Beta	t	Sig
1	(Constant)	1.594	.157		10.123	.000
	Factor_1	.069	.042	.106	1.647	.101
	Factor_2	.015	.036	.025	.423	.673
	Factor_3	.108	.042	.181	2.606	.010
	Factor_4	.172	.043	.245	3.959	.000
	Factor_5	.059	.036	.103	1.649	.101
	Factor_6	.147	.037	.263	3.984	.000
	Factor_7	.065	.034	.112	1.912	.057

Source : Processed Data

kickbacks. In another example, employees involved in project evaluations or audits may intentionally overlook irregularities for personal gain if they believe their actions will go undetected due to their perceived indispensability or trust within the organization.

Such situations are exacerbated when there is a lack of role segregation, inadequate supervision, or a company culture that prioritizes results over ethical conduct. When individuals feel that they can bypass controls without consequences—especially those in trusted or high-ranking roles—the temptation to engage in corrupt acts increases substantially.

The Effect of Living Beyond Their Means on Acts of Corruption

Based on the results of the t-test, a living beyond their means has a P-value of 3.959 with a significance level of 0.000, which is far below the 0.05 threshold. This shows that living beyond their means greatly influences acts of corruption.

In the context of the electricity sector, individuals who adopt a lavish lifestyle often face financial pressures that exceed their legitimate income. This discrepancy can become a driving factor that pushes individuals to seek illicit means to maintain their standard of living. For example, employees in strategic roles—such as those involved in procurement, project approvals, or financial disbursements—may misuse their authority to receive bribes, inflate project costs, or channel funds for personal use. The motivation behind such

actions is often the need to sustain appearances, social status, or material comfort, especially in professional environments that value prestige and wealth as symbols of success.

From a psychological perspective, this behavior can be linked to the **strain theory**, which suggests that individuals experience tension or pressure when their aspirations exceed their means. The gap between what people want (luxury, status, recognition) and what they can realistically afford creates internal stress, which may lead them to justify unethical decisions.

Moreover, workplace culture can amplify these tendencies. In organizations where material success is subtly equated with competence or where leadership models extravagant behavior, employees may feel social pressure to conform, even if it means bending the rules. Over time, this can normalize unethical practices as a means of survival or advancement.

The effect of high personal debt behavior on acts of corruption

Based on the t-test results, high personal debt behavior has a P-value of 3.984, with a significance level of .000, or below 0.05. This behavior gets the highest value among the other 7 behavioral factors. So it can be interpreted that personal debt is the highest behavioral factor that influences someone to commit corruption in the electricity sector. The higher a person's personal debt, the greater the urge for someone to commit corruption is. The urge to commit corruption arises because of pressure due

to personal debt (non-shareable financial problems), so someone will start looking for opportunities to commit fraud.

Behavioral Factors with a Significance Level of $\alpha > 0.05$

The Effect of Feeling Pay Was not Commensurate with Responsibility and The Overwhelming Desire for Personal Gain on Acts of Corruption.

Based on the results of the t-test, the behavior of feeling that the salary is not in accordance with the duties and responsibilities of the position has a P-value of 0.057, or above 0.05. The P-value approaching 0.05 indicates that the factor still has a significant influence. The factor of feeling that the salary is not in accordance with the duties and responsibilities of the position has a significant influence on corruption, although the influence of this factor is not as and considerable as other factors that have a P-Value smaller than 0.05. This is because the remuneration received by employees in the electricity sector at the lowest position is still greater than the minimum wage set by the local government in each operating area. The work rewards received by employees in the electricity sector consist of basic salary and allowances adjusted to the level of position and employee status. In addition, the performance assessment system for employees in the electricity sector through clear, transparent and measurable Key Performance Indicators (KPIs) is the duty and responsibility of employees. The KPI is the basis for providing benefits/salaries to employees so that the benefits/salaries are given proportionally based on the

achievements of the employee's duties and responsibilities.

This is in line with the results of the t-test on the behavior of strong desire to obtain personal gain with a p-value of 0.101 or above 0.05. This value shows that a strong desire to obtain personal gain does not have much influence on corruption because the remuneration received by employees in the electricity sector is quite good and is supported by clear and measurable employee performance assessments. Therefore, employees in the electricity sector tend to have a low desire to obtain personal gain illegally.

The Effect of Close Association with Customers/Vendors on Acts of Corruption

Based on the results of the T-test, close relationships with customers/vendors have a p-value of 0.673 or above 0.05. This value indicates that close relationships with customers/vendors do not have much influence on corruption. This is based on the implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) in the electricity sector which encourages more transparent, accountable business processes and increases stakeholder trust. The electricity sector has also conducted a Fraud Risk Assessment once a year and monitoring every three months to be able to implement a mitigation system for the risk of fraud, both internally and externally. External risk mitigation carried out includes digitization of the procurement process using e-procurement and digitization of the product payment process. This aims to reduce interaction between employees and partners or

Table 6. Comparison Between the Results of Dr. Steve Albrecht's Research and The Results of This Study

Rank	Dr. Steve Albrecht's Research	This Research
1	Living beyond their means	Wheeler-dealer attitude
2	An overwhelming desire for personal gain	An overwhelming desire for personal gain
3	High personal debt	High personal debt

Source: Processed Data and Albrecht et al., 1984

customers. In addition, electricity sector companies conduct communication, socialization, and anti-corruption training with all governance bodies, employees, and contracted partners. From the internal side, the percentage of electricity sector employees participating in compliance-related learning tends to increase every year. This illustrates the electricity sector's commitment to limiting interaction between employees and partners or customers.

The Effect of Undue Family or Peer Pressure on Acts of Corruption

Based on the results of the T-test, undue family or peer pressure has a p-value of 0.101 or above 0.05. This value indicates that the undue family or peer pressure factor does not have much influence on corruption. This is because the remuneration system and culture in the electricity sector companies provide benefits not only to employees but also to employees' spouses and children, such as health care, spiritual programs, and sports programs. In addition, employee spouses are involved in fulfilling the integrity aspect by signing an integrity pact. This is part of internal control over the risk of corruption in the electricity sector organization environment.

5. CONCLUSION

This study aims to determine which behavioral factors that influence a person to commit corruption in electricity sector organizations based on the perspective of internal auditors. The test results show that factors such as wheeler-dealer attitude, living beyond their means, and high personal debt have a significant influence on corruption. Based on these results, electricity business organizations can focus on these three personal behavioral factors in order to prevent corruption in the organization.

The results of this study are almost in line with the results of research conducted by Dr. Steve Albrecht in 1984 that living beyond their means and high personal

debt are in the top 3 ranks, while wheeler-dealer attitude is in sixth rank (Table 6).

The results of this study indicate that opportunistic/profit-seeking/sales behavior is one of the behavioral factors that has a significant influence on corruption in electricity sector organizations. Further research can be conducted to answer the challenges related to the differences between the results of this study and the results of the study conducted by Dr. Steve Albrecht.

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