EXPERIMENTAL ANALYSIS OF AUDITOR PERFORMANCE ASSESSMENT USING A REWARD SYSTEM WHICH IS MODERATED BY THE LOVE OF MONEY

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Abstract

Through the love of money as a moderating variable. Researchers seek to understand how rewards influence Performance. The sample used Bachelor of Accounting Audit students from UIN Suska Riau class of 2020. However, of the 73 people, only 42 passed the manipulation test and could be used in data processing. A 2 x 2 between-subjects design was used in this experimental research. The hypothesis in this study was tested using structured analysis of variance (ANOVA), and the experiment time lasted 25 minutes. The instruments used in this research were translation keys, cases, and questionnaires. The results show (1) that Performance will improve when auditors are promised rewards. (2) when an auditor with a high love of money attitude will improve Performance, and (3) when an auditor has a high love of money attitude and is promised a reward, the auditor will not improve Performance compared to an auditor with a low love of money attitude.

Keywords: Reward, Performance, and Love of Money

INTRODUCTION

Business competition in the era of globalization is very tight. Several companies try to increase the productivity of their employee workforce. A person's Performance reflects satisfaction and enjoyment of their work, enabling them to quickly complete the tasks and get the best results (Rayadi, 2021). The Performance of organizations and companies depends on whether organizational goals are set. Because the competencies possessed by an employee vary when carrying out their duties. When employees have poor Performance, there will be a negative impact on the company.

Some companies have special compensation schemes to motivate their employees. An example of a BI company is a company with a sound compensation system. According to CNBC Indonesia (2021), BI budgeted an employee salary of 4.2 T in 2022, an increase of 14% from 2021. This salary does not include benefits that BI employees can receive, including incentives (Performance-based), health, job title, and leave. Wage levels, bonuses, and allowances vary according to the worker's job level and position.

On the other hand, several companies have introduced a compensation system that includes salary, allowances, and leave. However, according to CNBC Indonesia, PT Unilever Indonesia Tbk experienced a decline in Performance, which had an impact on UNVR's revenue and net profit, which continued to decline every year, where in 2018, the net profit was 9.1 trillion, 2019 was 7.4 trillion, 2020 was 7, 2 trillion and 2021 is calculated at 5.8 trillion because the problem of achieving Performance is still not good so the company is implementing efficiency. As many as 1,500 employees were laid off. This step enabled Unilever to be more responsive to consumers and improve sales delivery.

Employees want high rewards to meet all their living needs, but companies, on the other hand, want to reduce high costs. Usually, the Reward can be in the form of money. Some people view money as a motivator at work. Money is one of the motivators relating to Performance achieved, how much money is, how significant the achievements are, and how Performance is carried out (Anoraga & Suyati, 1995). The love of money is seen as not reasonable and is considered taboo in some societies. Belief in the love of money is the root of the problem (Luna-Arocas et al., 2004). love of money can motivate someone to do positive things if somebody's attitude toward the Love of Money matters. This is based on profit, Which can achieved the moment it takes a decision (Nazaruddin et al., 2018).

Church et al. (2008) combine bonuses and fines; people prefer contracts with bonuses over fines (Xu & Ziegenfuss, 2008). Xu and Ziegenfuss (2008) research shows that when a reward system exists (in guaranteed working conditions and cash rewards), the likelihood of reporting misconduct is higher than when no reward system exists. Likewise, Apriyanti and Hasibuan (2021) stated that rewards influence Performance. So, the higher a person's ability to interpret the benefits they receive from the Reward, the more the quality of their Performance will improve. In this research, the compensation system is essential to achieve satisfactory Performance. This is based on research by Ferdinand and Satibi (2021); Akbar et al. (2020); Indah et al. (2019), and Syafri (2021) explain the influence that arises when rewards are given on an employee's Performance.

This research is a development of (Purnama, 2015) research which examined the OK compensation scheme variable on Performance with risk preference as a moderating variable using experimental research methods. The difference between this research is that it changes the independent variable into a reward and the moderating variable into the love of money. Love of money is often interpreted negatively by certain groups of people. Some believe that the love of money is one of the bases for committing crimes (Luna-Arocas & Tang, 2004). Some consider money essential and a symbol of success (Tang & Chiu, 2003). An individual who loves tends to be oriented toward making financial decisions that he obtains (Nazaruddin et al., 2018). Research conducted by Liu and Tang (2011) and Saputra and Ekajayanti (2018) explains that love of money can influence Performance.

The purpose of this research is to see how rewards influence Performance because researchers want to know how vital the reward system is in motivating an auditor to work to achieve company goals and to find out the level of an individual's love of money. The love of money as a moderating variable was measured to determine whether the love of money can weaken or strengthen the influence of rewards on auditor performance.

LITERATURE REVIEW

Agency Theory (Agency Theory)

In agency theory, it is explained that the principal and agent have different interests. So, by providing compensation, this difference in interests will be reduced. This agency relationship is significant because there are differences in interests between the principal and the agent, so a third party can mediate the interests between the two. Based on theory, compensation can be seen as a tool to improve Performance in an agency frame. These results provide empirical support that providing compensation is an effort to overcome the problem of agency theory, namely the difference in interests between the principal and the agent (Sulistiani, 2016).

Herzberg's theory of motivation

Motivation and hygiene are part of Herzberg's theory, known as Herzberg's Two Factors Motivational Theory. According to Herzberg (Hasibuan, 2016), people want two types of need factors: motivation and hygiene. The hygiene factor is also called the money factor; that is, people who love money will be more motivated to improve their Performance. Herzberg said hygiene factors result in dissatisfaction when the factor That No There is, but it can motivate when the factor That There is. Based on this theory, Individuals who have good Performance tend to have a love of money. The relationship between Herzberg's theory and Performance is that someone can feel satisfied with the work they do if there are motivational factors that are met, but they will also feel dissatisfied with doing their work if these factors are not there (Christhofer & Kesumawatie, 2015).

Performance

According to Tangkilisan (2005), Performance is something internal organizational conditions carry out in its mission, which is assessed from an internal level of productivity, quality service, power responsiveness, and needing more answers. Performance characteristics, according to Mangkunegara (2000), are: (a) Having high responsibility, (b) Being able to take risks, (c) Having a real direction toward goals, (d) having Big work plans to realize the goals, (e) Utilizing feedback positive in work, (f) Have time and plans to realize the program.

Reward

According to Apsari (2021), Reward is a form of appreciation, material and non-material, distributed individually or in groups that have contributed to the company. From this definition, a reward is an award distributed by a company to its employees, whether the award is material or non-material, to keep them motivated to achieve a company's goals. According to (Kadarisman, 2012), the benefits of rewards for companies are (1) Attracting employees to work for the company, (2) Providing stimulation to achieve high achievements, and (3) Engaging employees in the company to continue working.

Love of Money

According to Tang et al. (2008), love of money is an attitude or Individual desire for money. Tang & Chiu (2003) also say that someone who hates money does not care about satisfying their needs, while people who love money care most about satisfying their needs. Tang and Chiu (2003) used The perspective scale Love of Money, Which includes four factors: motivators, success, the importance of money, and riches. According to (Elias & Farag, 2010), students' love of money can be identified into several groups, namely: (1) Money Worshipers, where students tend to worship money; (2) Money repellants, where

students only view money as a tool in payment transactions, (3) Careless Money admirers Students who crave money will do whatever it takes to get it, leading to higher levels of commitment and achievement.

Research Hypothesis
The Effect of Rewards on Performance

Rewards influence the efforts carried out by an employee. Individuals will be motivated to demonstrate their Performance if they are confirmed to receive rewards at the beginning of the agreement. The higher the Reward offered, the more motivated the auditor will be to work hard to get the Reward. Based on the explanation above, the first hypothesis is formulated, namely:

H_1: When an auditor is promised a reward, Performance tends to improve.

The Effect of Love of Money on Performance

When someone has a high love of money attitude, they tend to improve their Performance; with a love of money as a reward, auditors will be more active and demand more work than those who do not have a love of money as a reward. Based on the explanation above, a second hypothesis can be formulated, namely:

H_2: When auditors have a high love of money, they tend to improve Performance

Love of Money Moderates the Effect of Rewards on Performance

Looking at money is very important when someone has an attitude of loving money. With rewards, someone who has an attitude of love for money will work harder to get a reward. His love of money can also influence an auditor's desire to receive this Reward. Someone with a high love of money attitude will improve their Performance and obtain the Reward.

H_3: When the auditor has a high love of money and is promised a reward, the auditor tends to improve Performance compared to those with a low love of money.

METHODS

The design of this experiment is 2 x 2 between subjects. The size of each cell ranged from 10 to 15 subjects.

Table 1. 2x2 Between Subject Experiment Design

		Types of Compensation	
		Rewards	Non Reward
Love of Money	Low LOM	1	2
	High LOM	3	4

Sources: Research Data, 2023

The subjects in this research were students at UIN Suska Riau, Faculty of Economics and Social Sciences, S1 Accounting Study Program, Audit Accounting Concentration. Using student accountancy as a surrogate can done because students are capable of taking the role of lower-level auditors because, in general entry, entry-

level auditor positions in the office accountant are filled by students. Based on Lee & Welker (2007), as cited in (Nahartyo, 2013a), fresh graduates are considered to have adequate abilities to do this job (Nahartyo, 2013b). The criteria for research subjects are undergraduate accounting students class of 2020, have a GPA of 3.00, have /have taken Audit, Management Accounting, and Strategy Management courses with a minimum grade of B, and have completed 100 credits.

Variable Measurement

The performance variables used are instrument adoption and experimental task adaptation developed in research by (Chow et al., 1998) , where symbols are translated using certain keys in the form of several letters of the alphabet using a translation key. The reward variable used uses an instrument adopted from (Prabowo & Priantinah, 2018) research using cases. The case will measure the Reward variable from Fraudulent Financial Reporting, a research development by (Xu, Y., & Ziegenfuss, 2008). The researcher created a modified instrument to make the variables appropriate to what the researcher used. The love of money variable is measured using the Love of Money Scale. In (Tang & Chiu, 2003) LOMS research, there are four factors: (1) Motivators, (2) Success, (3) Interests, (3) Wealth.

Research Validity and Reliability Test

Instrument testing aims to determine the validity of the instrument that will be used for the actual experiment. This procedure aims to determine whether the subject can understand the given situation and find errors in the design. Before conducting experiments on natural subjects, pilot tests must be carried out. The purpose of this series of procedures is to identify whether the subject can understand the situation they are in as well as see possible difficulties that happen in road tests. On the other hand, a reliability test must be used to determine whether a measurement instrument is reliable to obtain consistent results (Irfan et al., 2013).

Data Analysis Tools

Analysis of variance (ANOVA) is used to determine the presence or absence of love of money conditions and to see the influence of rewards in determining Performance. In this experimental research, the subject is a junior auditor at KAP Delvi. Your task is to audit KAP income and expenses. You have a KAP Partner named Mr. Arief. You see an unreasonable expense of IDR 150,000,000 at that time. Then, you ask Mr. Arief about the expenses so that they are clear. According to him, these expenses were used to buy office supplies. Mr Arief also said that the proof of payment invoice was lost yesterday. Arief's answer was that you investigated the costs because you wanted more than that.

After you carry out the audit, the money is IDR 150,000. 000 was not used to buy office supplies but was used for his personal needs. When Mr. Arief found out that his actions were known to you, Mr. Arief immediately gave you IDR 15,000,000 not to report his actions to KAP Managing Partner Delfi Salim. Previously, KAP Delvi Salim had a Standard Operating Procedure (SOP) for its employees who supported policies fighting fraud, namely giving a commission. In contrast, those who supported fraud would not be given a commission. Next, you, as an auditor, are faced with a decision and are asked to choose one of these decisions. The next stage is a manipulation check, which consists of 2 statements. Participants are said to have passed the manipulation check if they correctly answer at least one and a maximum of 2. However, if the participant answers these two statements incorrectly, then the participant is declared not to have passed and is not included in the research data processing. On the next page, participants were faced with translation codes and were required to memorize the code. The researcher gave a memorization time of 5 minutes.

After participants work on the case above, they will work on the following case: code-breaking, which involves translating company code to assess participant performance. Previously, participants had memorized/remembered several codes that the researcher had given them first. This assignment was carried out to determine the performance level of research participants using five categories: shallow if they completed two questions, low if they completed four questions, neutral if they completed six questions, high if they completed eight questions, and very high if they completed ten questions. Performance is good if they can complete at least seven questions, and participants are entitled to receive a prize from the researcher. Finally, after completing the code cracking, participants will be given a questionnaire and asked to fill it out to find out and assess the participant's level of love of money.

Pilot Test Results

Table 2. Reliability Test

Cronbach Alpha	Number of Items
0.944	12

Source: SPSS Data Processed 2023

Overall subject data, the subjects in the pilot test already understood the experimental design presented; this can be seen from the Cronbach alpha of 0.944; although some subjects took issue with the links that the researchers sent gradually to them, the researchers did this for the reason that the subjects properly focus and understand the case given and to avoid bias in research. From Cronbach's alpha, the instruments given are reliable, although some subjects in this trial still question some. After conducting the pilot test, the researchers asked for opinions and criticism from all subjects. With this input, the researcher corrects what needs to be corrected and does not happen to the following experimental subject so that the experiment is conducted well and bias in research results can be reduced.

RESULTS AND DISCUSSION

Of the 73 subjects from the Faculty of Economics and Social Sciences, especially the Undergraduate Accounting Department, 31 students still needed to pass, and only 42 subjects could be included in the data processing.

Table 3. Subject Demographic Data

Information		Frequency	Percentage
Gender	Man	10	23.8
	Woman	32	76.2
	Total	42	100
Age	17-19 Years	0	0
	20-22 Years	40	95.2
	>22 Years	2	4.8
	Total	42	100
GPA	3.00	4	9.5
	>3.00	38	90.5
	Total	42	100

Source: SPSS Data Processed 2023

From the demographic data above, it is known that the subjects consisted of 10 men (23.8%) and 32 women (76.2%). Most of the subjects were aged 20 to 22 years, 40 people (95.2%), while aged > 22 years two people (4.8%). The description above shows that the dominant subjects have a GPA of> 3.00 (90.5%).

Table 4. Homogeneous test on reward schemes

Dependent Variable	F	df1	df2	Significant	Information
Performance	2,967	1	40	,093	Homogeneous Data

Source: SPSS Data Processed 2023

The results of the data processing above obtained a significance of 0.093 > 0.05, which means that the data on the compensation scheme is homogeneous.

Table 5. Homogeneity test on love of money

Dependent Variable	F	df1	df2	Significant	Information
Performance	1,472	1	40	,232	Homogeneous Data

Source: SPSS Data Processed 2023

The results of the data processing above obtained a significance of 0.232 > 0.05, which means that the data in the low and high groups' love of money is homogeneous.

Hypothesis testing

Table 7. Hypothesis Testing for Undergraduate Accounting Student Respondents

Dependent Variable: Performance			
Variable	F	Significance	Information
Reward Scheme	8,283	,006	H1 Accepted
Love of Money	5,535	.024	H2 Accepted
Scheme * Love of Money	,010	,922	H3 Rejected

Source: SPSS, Data Processed 2023

When an auditor who is promised a reward is more likely to refuse and report the fraudulent act to his superiors in order to get a reward compared to someone who is not promised a reward, and this can also be seen from the mean Performance in the reward scheme which is higher at 7.58. The company applies for compensation in the form of rewards to its employees to improve their Performance and reduce the incidence of fraud. These results provide empirical support that providing compensation is an effort to overcome the problem of agency theory, namely the difference in interests between the principal and the agent (Sulistiani, 2016).

Auditors with a high love of money attitude tend to reject and report acts of fraud compared to auditors with a low love of money attitude. Moreover, It can also be seen that the mean Performance in the high-load group is higher at 7.12 compared to that of the low-load group at 6.50. The research results refer to Herzberg's theory that money is a hygiene factor; when individuals have a high love of money, they will be more motivated to improve their Performance (Hasibuan, 2016).

The test results show that the love of money cannot moderate the influence of rewards on Performance. It can be seen from the mean Performance that the promised Reward for those in the low lom group is higher at 7.90 compared to the high lom group at 7.50. This shows that an auditor with a low lom attitude who is promised a reward has high Performance compared to someone with a high lom attitude. These results contradict Herzberg's theory. So, a love of money cannot moderate rewards for Performance.

CONCLUSION

This experiment seeks to test whether an auditor who is promised a reward can improve Performance and whether a love of money attitude can influence an auditor's Performance. The hypothesis predicts that an auditor will tend to reject and report fraudulent acts to superiors to get rewards, and this can also be seen from the mean Performance in the reward scheme, which is higher than non-reward. Based on agency theory, which states that providing compensation is an effort to overcome the problem of agency theory, namely the difference in interests between the principal and the agent. This experiment predicts that someone who has a high love of money will tend to reject and report the fraudulent act to a superior compared to someone who has a low love of money, and this can also be seen from the mean Performance in the High LOM group, which is higher than the Low LOM. This result refers to Herzberg's theory that the money factor is a hygiene factor; when individuals have a high love of money, they will be more motivated to improve their Performance. Furthermore, this experiment could not predict that high levels of love of money can moderate the influence of rewards on Performance. It can be seen from the mean Performance that the promised rewards in the low lom group are higher than those in the high lom group. However, the test results contradict Herzberg's basic theory. So, in this study, the love of money cannot moderate rewards for Performance

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