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Investigating the Relationship between Fraud and Selfishness: The Mediating Role of Moral Justification in the Accounting Profession

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Abstract

This study examines the relationship between fraud and selfishness and the mediating role of moral justification in the accounting profession. Using data from 366 samples and employing the SmartPLS statistical software, the relationships among variables and the testing of research hypotheses were examined through structural equation modeling using the partial least squares approach. The findings indicate that selfishness, through attitudes and social norms, can strengthen fraudulent decisions in ineffective organizational ethical contexts or under high structural pressures. The mediating role of organizational ethical context and moral values in explaining fraudulent behavioral intention is prominent. Although selfishness plays a decisive role in increasing the intention to commit fraud and leads to the formation of moral justifications, moral justification alone is not a determining factor in the occurrence of fraudulent intention. This suggests that the process of developing unethical behaviors is more complex than can be explained solely through cognitive justifications, and other individual and situational factors must also be considere. This study aims to present a general structural framework for examining the role of organizational ethical context as a mediating factor, with an emphasis on practical application in education and management.

Keywords: Fraud, Selfishness, Moral justification, Accounting profession.

1 | Introduction

Fraud is considered one of the major concerns for many economies around the world, both in developing and developed countries. Fraud creates serious problems for organizations and their stakeholders [1]. The collapse of large and well-known companies such as Enron, WorldCom, Parmalat, Adelphia, and Arthur Andersen demonstrates that fraud is not a minor or insignificant issue [2]. According to the report of the

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Association of Certified Fraud Examiners, organizations lose approximately 5% of their annual revenue due to fraud [3].

Fraud can be perpetrated through various methods, including auditors, the fraud triangle, corporate organization, psychological aspects, and information technology. It has been observed that in recent years, the latter two factors, psychological aspects and information technology, have assumed a more dominant role [4]. Based on these psychological aspects, the present study aims to examine the dimension of ethical selfishness in accounting fraud.

Numerous researchers since Cressey [5] have examined the phenomenon of fraud. By introducing the fraud triangle, which includes pressure, opportunity, and rationalization, he demonstrated that individuals engage in certain actions, including fraudulent acts, due to specific motivations or underlying factors. The fraud triangle shows that individuals commit fraudulent behavior because of the presence of these factors. Albrecht et al. [6] expanded this model and stated that fraudulent activities may result from a combination of pressure, opportunity, and personal integrity. With the development of the fraud triangle model, other researchers have also contributed to this field. For example, Wolfe and Hermanson [7] introduced the "fraud diamond" theory, which includes four main elements: incentive, pressure, rationalization, and capability.

In addition, Kranacher et al. [8], Kassem and Higson [9], and Vousinas [10] further developed fraud theory. These researchers have primarily examined fraud from the perspective of psychological self-interest. However, only a limited number of researchers have investigated accounting fraud from the perspective of ethical selfishness, also known as selfishness. Moreover, according to Kohlberg's [11] theory of moral development, individuals go through different stages in their moral reasoning, with each stage forming the foundation for the next. This progression is shaped by cognitive development and personal experiences and leads to a more complex and principled understanding of morality.

While psychological egoism provides valuable insights into individual motivations, it is necessary to consider a broader range of factors to achieve a comprehensive understanding of accounting fraud, including organizational culture, external pressures, long-term consequences, ethical considerations, and cognitive biases. Therefore, examining fraud from the perspective of ethical selfishness can offer a more nuanced view that encompasses these additional dimensions.

Egoism and selfishness are distinct concepts that are frequently discussed in the fields of ethics and psychology. Each has unique characteristics that influence human behavior, although both revolve around the pursuit of self-interest. Rand [12] emphasizes that psychological egoism is a descriptive account of human nature and "what is", whereas ethical selfishness or selfishness refers to a moral claim about "what ought to be". Selfishness, also referred to as ethical egoism, asserts that individuals should exclusively prioritize their own interests; this view represents the ethics of selfishness [13]. In contrast, psychological egoism claims that every individual is inherently and always motivated by self-interest [14]. Despite the distinction between these two theories, little attention has been paid to them in the domain of financial fraud.

Minjarez [15] indicates that one of the long-standing questions in the philosophical tradition concerns the interaction between morality and self-interest. This interaction raises questions about the reasons for adhering to moral norms and expectations,norms that often conflict with individuals' personal goals.

In this study, accounting fraud is examined from the perspective of ethical selfishness based on the framework proposed by Raine and Uh [16]. Given the scarcity of existing studies in this area, the primary objective of this research is to make a distinct contribution to the literature by examining the effect of selfishness on the intention to commit fraud among professional accountants. The selected perspective not only aligns with existing theories in accounting and fraud research but also extends them and enriches our understanding of fraudulent behavior in the accounting profession.

To provide a more precise understanding of the ethical considerations surrounding accounting fraud, this study investigates the mediating role of moral justification in the relationship between selfishness and the intention to commit fraud. This additional dimension examines how moral justification can mediate the effect of self-interest on fraudulent behavior. The conceptual framework based on ethical selfishness offers a nuanced perspective that has not been extensively examined in the context of accounting fraud and provides an opportunity to uncover new insights.

Çollaku et al. [17] conducted one of the few related studies, examining the relationship between job burnout and the intention to change occupation among accountants. Their findings indicate that job burnout can negatively affect accountants' mental health and consequently increase their intention to leave the profession. This result may suggest the existence of a potential relationship between heavy workloads in the accounting profession and relatively low perceived compensation, which may lead individuals to consider fraudulent activities. Such findings highlight the necessity and importance of examining the ethical dimensions of accounting fraud.

Furthermore, the perspective adopted in this study has practical implications for the accounting industry. The insights derived from this research can contribute to the design of more targeted ethical training programs, as well as more appropriate professional policies and procedures. By addressing a gap in the research literature, this study seeks to present a comprehensive picture of the ethical dimensions of fraudulent behavior within the socio-economic landscape. By integrating psychological perspectives, particularly the mechanisms of moral disengagement proposed by Bandura et al. [18], this research attempts to transcend disciplinary boundaries and provide a holistic understanding of fraud in the accounting profession.

2 | Literature Review

As previously noted, accounting and financial fraud has been examined by numerous researchers from the perspective of psychological egoism; however, its relationship with ethical selfishness or selfishness has received far less attention. Detecting fraud is considered a serious challenge, as perpetrators typically take extensive measures to conceal their activities. Therefore, organizations must prioritize identifying the underlying factors that drive individuals to engage in fraudulent behavior [19].

Ajzen [20] introduced the theory of planned behavior, stating that individual intention is a powerful predictor of behavior. Accordingly, Eaton and Korach [21] and Ramamoorti [22] suggested integrating sociology and psychology into fraud theories to enhance understanding of fraud perpetrators and the motivations that lead individuals to such behaviors.

From the perspective of psychological egoism, the question arises as to what drives fraudulent behavior. Cressey [5] roposed the fraud triangle theory, which consists of three main factors: Pressure, opportunity, and rationalization. Later, Albrecht et al. [6] revised this theory by identifying pressure and opportunity as the primary components of fraud and emphasizing personal integrity rather than rationalization. When these three factors are examined simultaneously, they can explain the likelihood of fraudulent behavior.

Further development of the fraud triangle model led Wolfe and Hermanson [7] to introduce the "fraud diamond" framework, which encompasses four elements of fraud: motivation, opportunity, rationalization, and capability. According to these authors, individual traits and skills, alongside opportunity and rationalization, influence individuals' propensity to commit fraud. Subsequently, Kranacher et al. [8] introduced the acronym "MICE" to identify fraudsters' motivations, including Money, Ideology, Coercion, and Ego. Ego, according to the authors, can serve as a driving force for ideological rationalizations of fraud.

Kassem and Higson [9], by integrating existing models such as the fraud triangle, fraud diamond, fraud scale, and MICE model, proposed a new framework known as the "New Fraud Triangle Model". This comprehensive model includes motivation, capability, integrity, and the skills of the fraud perpetrator [10]. This model, referred to as the SCORE model, stands for Stimulus, Capability, Opportunity, Rationalization, and Ego. The first four components are derived from the fraud diamond, while the fifth component, ego or selfishness, was added to enhance fraud identification and prevention.

Utami et al. [23] explain that rationalization refers to an individual's ability to commit fraud and justify their actions as logical. Rationalization is also considered a form of self-justification that causes unethical behavior to lose its criminal nature in the fraudster's mind [24]. As stated by Cressey [5], rationalization involves justifying one's actions. Vitell et al. [25] also define moral justification as the act of justifying or rationalizing unethical behavior. Therefore, individuals who engage in unethical behavior consistently seek to justify or rationalize their fraudulent actions [26]. Consequently, rationalization can be understood as an excuse used by fraudsters to present their actions as logical and non-criminal.

Moral justification is one of the eight mechanisms of moral disengagement, alongside displacement of responsibility, euphemistic labeling, advantageous comparison, diffusion of responsibility, distortion of consequences, dehumanization, and attribution of blame [18]. Moral disengagement refers to a set of cognitive mechanisms that separate individual's internal moral standards from their actions, allowing them to engage in unethical behavior without experiencing distress [27].

Various types of motives and tendencies can reasonably be labeled as "selfish." For each, a form of psychological egoism can be envisioned. In general, the most common version of this theory aligns with the perspective attributed to Jeremy Bentham [28]. Selfishness is also frequently discussed in evolutionary theories of cooperation [29].

Within this framework, the present study draws on the work of Raine and Uh [16], who developed a scale for measuring self-reported selfishness in the general population and categorized it into three primary forms: Adaptive selfishness, egocentric selfishness, and pathological selfishness. Adaptive selfishness, according to Raine and Uh [16], represents a milder form of self-centered behavior that still considers others and is the least pathological form. Egocentric selfishness is characterized by an exclusive focus on personal interests and represents a simpler form of egoism that neither benefits nor necessarily harms others. The third form, pathological selfishness, is the most severe and involves a tendency to harm others for personal advancement. Based on the above, this study focuses on examining the interaction between selfishness and moral justification in the context of accountants' intention to engage in fraudulent activities.

From a sociobiological perspective, the "selfish motivation" theory asserts that human nature is fundamentally selfish [30]. From a behavioral standpoint, selfishness is commonly defined as excessive self-focus and disregard for the well-being of others [16]. Carlson et al. [31] found that individuals recognize selfishness in themselves and others when they observe a situational tendency to act in ways that prioritize personal interests. Such behavior contradicts established social norms and leads to the neglect of others' preferences in given situations.

Numerous corporate scandals demonstrate that ethical misconduct can lead to a company's financial collapse [32]. Fraudulent behavior is a negative and widespread phenomenon in today's society and has become a habit that is no longer considered taboo [33]. Moreover, fraudulent behavior is often associated with corruption, although it can take various forms [34]. Activities considered fraudulent include theft of money, unauthorized disclosure of information, misuse of company assets, fraudulent procurement, manipulation of financial statements (accounting fraud), corruption, collusion, money laundering, and bribery [35].

Misconduct in accounting and financial reporting creates significant harm and challenges at both individual and organizational levels [36]. When individuals perceive that expected behavior conflicts with their interests or values, they are more likely to question the legitimacy of such directives [37]. Albrecht et al. [38] define fraud broadly as encompassing various tactics employed through human intelligence whereby individuals manipulate financial statements to create benefits for themselves or others through material misstatements.

Because individual factors are strongly influenced by the environment, it is essential to examine internal factors related to individuals that may trigger fraud intention [23]. Triantoro et al. [39] showed that higher levels of Machiavellianism are associated with increased fraud intention. In contrast, Wijayanti et al. [40] reported that individual factors such as Machiavellianism, altruism, and religiosity directly reduce fraud intention. Kurpierz and Smith [41] and Liu [42] both identified a positive relationship between unethical behavior and fraud in the public sector. Brown et al. [43] found a positive relationship between empathy and ethical decision-making and a negative relationship between selfishness and ethical decision-making, indicating that individuals with higher empathy are more likely to make ethical decisions, while those with higher selfishness are less inclined toward ethical choices. Some individuals engage in various activities, including fraudulent acts, to maintain self-esteem [44]. Vousinas [10] shows that some individuals feel more powerful after successfully committing their first crime without detection, which reinforces their selfishness. Conversely, Nugroho and Diyanty [45] found that managers with high selfishness do not engage in fraudulent financial reporting. Given the possibility of divergent results, this study proposes the following hypothesis:

Hypothesis 1. Selfishness has a significant effect on fraud intention.

Selfishness is an ethics-oriented concept [46]. Fundamental discussions of ethics revolve around opposing aspects of moral intention (selfishness versus altruism) and moral outcomes (benefits and harms to oneself and others). Caporael et al. [30], drawing on sociobiological perspectives, argue that the selfish motivation theory holds that human nature inherently tends toward self-interest. Selfishness, often defined as excessive concern with personal interests and disregard for others' well-being [16], plays a central role in these debates.

Carlson et al. [31] proposed a novel framework redefining egoism as a psychological construct. This shift stems from psychologists' use of foundational ideas of self-centered behavior derived from evolutionary biology (selfish genes), economics (rational self-interest), and philosophy (psychological egoism). Tomasello [47] examined the concept of a "sense of commitment", a human motivation often linked by moral philosophers to social interactions. These interactions involve agreements whose violations lead to normative protest on the one hand and apologies, excuses, justifications, and blame on the other.

Individuals who commit fraud often do not perceive themselves as criminals. They justify their actions by convincing themselves that their unethical behavior falls within a morally acceptable framework [44], [48]. Koomson et al. [44] identified a direct relationship between selfishness and resource misuse. Despite the lack of direct empirical evidence on the relationship between selfishness and moral justification, existing evidence suggests the following hypothesis:

Hypothesis 2. Selfishness has a significant effect on moral justification.

The Oxford Dictionary generally defines rationalization as "the act of making something appear logical or comprehensible, or justifying or explaining it based on reason". Rationalization refers to self-persuasion or justification whereby fraudulent activities are presented as acceptable under specific conditions [48]. This mechanism allows the perpetrator to feel at ease with their actions [49]. Abdullahi et al. [50] showed that individuals' attitudes play a central role in their ability to rationalize fraudulent behavior as non-criminal.

Numerous researchers have demonstrated the link between rationalization and individuals' attempts to justify illegal and deceptive actions [44], [51-52]. Specifically, Nugroho [57] showed that rationalization (measured through audit quality) can predict financial statement fraud. Owusu et al. [58] also provided evidence that individuals more inclined to justify their misconduct are more likely to commit fraud. Conversely, Schuchter and Levi [59] found that unpaid employees are more likely to steal and legitimize their actions. Similarly, Charlopova et al. [60] demonstrated that psychological pathways leading to fraud include situational factors that affect individuals' ability to rationalize criminal behavior within an ethical framework.

Numerous studies provide strong evidence of a positive relationship between rationalization or justification and employee fraud [10], [44], [58], [61], [62]. Additionally, Utami et al. [23] showed that individuals with higher levels of rationalization exhibit a greater tendency to commit fraud. Accordingly, the following hypothesis is formulated:

Hypothesis 3. Moral justification has a positive and significant effect on fraud intention.

Fraud is a serious and pervasive global concern encompassing social and economic dimensions [63]. One area whose research potential has not yet been fully realized is the examination of the psychological foundations of individuals who engage in deceptive acts [64]. This multidimensional examination lies at the intersection of criminology, ethics, psychology, and sociology and collectively clarifies the drivers that incline organizational members toward fraudulent behavior [65]. Selfish tendencies push individuals toward utilitarian ethical decision-making [16]. By distinguishing selfishness into pathological, adaptive, and egocentric forms, these researchers explore the complexity of self-centered motivations.

Although multiple theoretical frameworks explain behavior based on self-interest, a common theme among them is the primacy of personal benefit as the main driving force [66]. According to Kohlberg's [11] theory of moral development, morality is shaped by cognitive development and personal experiences and leads to a more principled understanding of ethics. Social contract theory, often associated with philosophers such as Gauthier [67], emphasizes that moral principles arise from a voluntary social contract for mutual benefit. By highlighting the role of moral justification within the social contract framework, it can be argued that this variable moderates selfish behavior. Ajzen's [20] Theory of Planned Behavior also posits that moral justification plays a role in shaping individuals' intentions and actions and serves as a mediator in the effect of self-interest. Furthermore, based on Trivers' [68] theory of reciprocal altruism, moral justification plays an important role in ethical decision-making and in reducing the impact of self-interest on deceptive intentions.

Barsky [69] identifies moral justification as one of the key components of the moral disengagement process, explaining how individuals legitimize illegal acts, including accounting fraud, by portraying them as necessary for organizational survival. Similarly, Wright [70] demonstrated a positive relationship between social anomie and moral disengagement, explaining the link between social normlessness and the tendency toward misconduct.

Ethical considerations are intertwined with accountants' professional and personal values, highlighting the central role of these values in principled decision-making [71]. Maciejewska [72] introduces the concept of anomie as a framework for understanding how individuals in high-anomie conditions resort to rationalization or moral reasoning to transform unethical behaviors into socially acceptable norms.

Employees at WorldCom morally justified their accounting fraud by arguing that such actions were necessary for the company's survival [73]. Treviño et al. [74] showed that moral justification is associated with deceptive behaviors. This finding aligns with Niven and Healy [75], who found that individuals with higher levels of moral justification are more likely to behave unethically when performing their tasks. Moral emotions can also play an important role in the decision-making process and the choice to engage in certain actions [76]. Based on the above discussions, the following hypothesis is proposed:

Hypothesis 4. Moral justification mediates the significant relationship between selfishness and fraud intention.

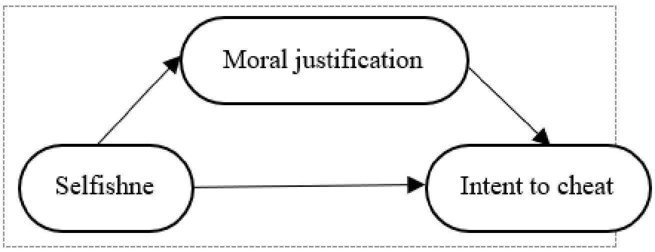

Fig. 1. Conceptual research model.

3 | Research Background

Majli Hassan Hassan et al. [77] state that with the expansion of modern technologies, the accounting profession has faced fundamental changes in its processes, roles, and expectations. The final conceptual model of the profession presents a comprehensive picture of the future of the accounting profession in the digital era.

The results of the study by Razizadeh et al. [78] indicate that facial attractiveness, measured through the facial width-to-height ratio, has a positive and significant relationship with antisocial behavior and the moral justification of financial fraud. The evidence also confirms that antisocial behavior has a positive and significant effect on the moral justification of financial fraud.

Kahrudi and Barzegar [79] argue that, from the perspective of both independent auditors and auditors of supervisory bodies, skill-related and ethical requirements among auditors are effective in fraud prevention; however, knowledge-related requirements among auditors do not have a significant effect on fraud prevention.

Talebi et al. [80] found that the high accuracy of the neural network model in identifying auditors with and without a history of fraud reached an overall accuracy of 96.15%. This high level of accuracy indicates that the proposed model is capable of effectively identifying the factors influencing fraudulent behavior among auditors and providing precise predictions. The results of this study demonstrate that the use of neural network models and analytical technologies can significantly assist audit firms in strengthening their monitoring systems. By employing these models, the likelihood of preventing financial misconduct increases, and a more transparent and secure working environment is created.

Zamani and Mireh-Ki [81] examined the effect of investor optimism on accounting misconduct. The results show that investor optimism has a positive and significant effect on the likelihood of fraud and abnormal accruals. As the level of shareholder optimism toward the firm and the industry increases, the probability of fraudulent reporting and earnings manipulation also increases. The findings further indicate that investor optimism leads to a reduction in big bath accounting, as one aspect of earnings management.

Gomes et al. [82] stated that evidence suggests greater interaction between professional regulatory bodies and higher education institutions is still needed to integrate Education for Sustainable Development (ESD) into university curricula. In addition, regulatory bodies expressed concern regarding the need to increase awareness of this issue among future professionals. In contrast, students believe that knowledge of ESD is essential for their future professional careers. The interests of these students may encourage higher education institutions to integrate ESD, as doing so improves their professional performance in organizations and contributes to the overall achievement of ESD.

The results of the study by Çollaku et al. [83] show that selfishness has no direct effect on fraud intention. However, selfishness has a positive effect on moral justification. They recommend implementing appropriate practices within firms to reduce fraudulent intentions among professional accountants while simultaneously decreasing selfishness and moral justification.

Key findings by Belahouaoui and Alm [84] indicate that the development and application of the AATO framework improve the process of detecting tax fraud. These implications not only highlight governance benefits and the ethical challenges arising from them but also provide practical guidance for tax authorities worldwide on the use of artificial intelligence to reduce compliance costs and strengthen regulatory frameworks.

The results of the study by Güner [85] indicate that adaptive, egocentric, and pathological selfishness traits have significant correlations with both the conservation and exploitation subdimensions. These traits showed a negative correlation with the conservation subdimension and a positive correlation with the exploitation subdimension. In the structural equation modeling analysis, adaptive selfishness did not significantly predict either subdimension. However, egocentric and pathological selfishness traits significantly and negatively predicted the conservation subdimension and significantly and positively predicted the exploitation subdimension.

Kinay ana Ciuger [86], in their study, stated that references to artificial intelligence in the accounting profession and accounting education within academic research are largely limited to the Big Four accounting firms. Content analysis revealed a lack of in-depth and specialized studies. It was concluded that academic research and applications related to artificial intelligence are still in their early stages and that future studies require comprehensive research with the participation of regulatory bodies, universities, firms, and professionals. Moreover, this study provided evidence indicating the slow pace of adoption of artificial intelligence applications and education within universities.

4 | Research Methodology

This study is applied in terms of purpose and descriptive–correlational in nature, employing a quantitative approach. The main objective of the research is to examine the effect of selfishness on accounting fraud intention, with the mediating role of moral justification, among accountants employed in Iran. Given that the research variables are not manipulable and the data were collected through questionnaires at a single point in time, this study is classified as cross-sectional.

The statistical population consists of all accountants, auditors, and financial managers working in private companies, public organizations, and audit firms in Iran. Due to their direct involvement in financial reporting processes, preparation of financial statements, and internal controls, these individuals are exposed to ethical and professional pressures related to accounting fraud, making their selection fully aligned with the research objectives. Due to the broad population and access limitations, convenience sampling was employed. Questionnaires were distributed electronically among accountants working in various organizations and institutions. Sample size was determined using Cochran's formula and the minimum sample size criterion for structural equation modeling. Based on the number of observed variables and latent constructs, the final sample size was determined.

The primary data collection instrument was a standardized questionnaire consisting of four main sections:

I. Demographic information: gender, age, education level, work experience, and type of employment.

II. Selfishness scale: measured using the questionnaire developed by Reine and Oh [16], which assesses adaptive, egocentric, and pathological selfishness.

III. Moral justification scale: measured using items derived from Bandura et al. [18] and subsequent studies on moral disengagement.

IV. Fraud intention scale: measured using standard questionnaires employed in accounting fraud research [23] assessing respondents' tendency to engage in fraudulent behavior.

All items were designed using a five-point Likert scale ranging from "strongly disagree" to "strongly agree". In the data analysis phase, convergent and discriminant validity were assessed using criteria such as Average Variance Extracted (AVE) and comparison with shared variance among constructs.

Data analysis was conducted using SmartPLS software. Initially, descriptive statistics were presented to describe respondents' demographic characteristics. Subsequently, partial least squares structural equation modeling was employed to examine relationships among variables and test the research hypotheses. A total of 366 valid questionnaires collected from accountants employed in Iran were analyzed. The distribution of respondents' demographic characteristics is presented in *Table 1*.

Table 1. Distribution of demographic characteristics of respondents.

Frequency	Classification	Frequency	Percentage
Gender	Male	214	58.5
	Female	152	41.5
Age	under 30	82	22.4
	30 to 40	154	42.1
	41 to 50	96	26.2
	Over 50	34	9.3
Education level	Bachelor	138	37.7
	Master	176	78.1
	Phd	52	14.2
Work experience	Less than 5 years	74	20.2
	5 to 10 years	121	33.1
	11 to 15 years	96	26.2
	More than 15 years	75	20.5
Place of employment	Private companies	168	45.9
	State-owned companies	104	28.4
	Auditing firms	94	25.7

This distribution shows that the research sample has a suitable diversity in terms of gender, age, education, work experience, and type of employment, and can be a suitable representative of the Iranian accounting community for analyzing the relationships between research variables.

Tables 1-5, results, coefficients, reliability, validity, hypothesis testing, figures, and diagrams are translated exactly as titled and numerically reported in the original text.

5 | Research Findings

Based on the results obtained from the analysis of the data presented in *Table 2*, the predictor variable(s) of the model are able to explain approximately 20% of the variance in fraud intention. In addition, the coefficient of determination for the moral justification variable was obtained as 0.637, and its adjusted coefficient of determination was calculated as 0.636. These results indicate that the research model has been able to explain approximately 64% of the variance in moral justification, which reflects the high explanatory power of the model for this variable. The very close proximity of the coefficient of determination and the adjusted coefficient of determination further confirms the stability of the model and the appropriateness of the number of predictor variables used.

Table 2. Coefficient of explanation.

Coefficient of Explanation	Coefficient of Explanation	Revised Coefficient of Explanation
Fraudulent intent	0.205	0.199
Moral justification	0.637	0.636

To evaluate the reliability and validity of the research constructs, *Table 3* was used. The findings indicate that the Cronbach's alpha values for the constructs of fraud intention, moral justification, and selfishness are all above the acceptable threshold of 0.7, which demonstrates satisfactory internal consistency of the questionnaire. These results show that the items of each construct exhibit adequate coherence and internal consistency.

Moreover, the obtained values for composite reliability are all above the recommended threshold of 0.7, indicating appropriate reliability of the constructs within the measurement model. Similarly, the composite reliability values for all constructs are at an acceptable level, confirming the stability and trustworthiness of the measurement model.

With regard to convergent validity, the AVE values for all constructs are higher than the recommended criterion of 0.5. This indicates that each construct is capable of explaining more than 50% of the variance of its indicators, and therefore, the convergent validity of the constructs is confirmed. Overall, the results derived from the reliability and validity indices indicate that the research measurement instrument possesses adequate reliability and validity, and the measurement model is acceptable for testing the research hypotheses.

Table 3. Reliability and validity of the constructs.

Validity and Reliability	Cronbach's Alpha	Homogeneous Reliability Coefficient	Composite Reliability	Mean Extracted Variance
Fraudulent intent	0.817	0.818	0.891	0.732
Moral justification	0.701	0.838	0.822	0.573
Selfishness	0.912	0.918	0.928	0.620

To assess the discriminant validity of the research constructs, the Fornell–Larcker criterion was employed using *Table 4*. According to this criterion, the square root of the AVE of each construct must be greater than the correlation coefficients between that construct and the other constructs in the model. The results presented in the discriminant validity table indicate that appropriate discrimination among the constructs of fraud intention, moral justification, and selfishness is established. Overall, given that the Fornell–Larcker criterion is satisfied for all constructs, it can be concluded that the discriminant validity of the research measurement model is confirmed and that the constructs exhibit adequate conceptual distinctiveness from one another.

Table 4. Discriminant validity.

Discriminant Validity	Fraud Intention	Moral Justification	Selfishness	Moderating Effect
Fraud intention	0.856			
Moral justification	0.397	0.757		
Selfishness	0.439	0.798	0.787	
Moderating effect	0.272	0.370	0.459	1

To test the research hypotheses, path analysis was conducted within the structural model. The results of the path coefficients, T-statistics, and significance levels (P-values) are presented in *Table 5*.

The findings indicate that the path from selfishness to fraud intention is statistically significant at the 0.001 significance level ($P < 0.01$). This result suggests that selfishness has a significant effect on fraud intention; therefore, the hypothesis related to this relationship is supported.

In addition, the path from selfishness to moral justification is statistically significant at the 0.001 level ($P < 0.001$). This finding demonstrates that selfishness plays a very strong and significant role in the formation of moral justification, and thus, the second research hypothesis is also supported.

In contrast, the path from moral justification to fraud intention is not statistically significant at the 0.05 level ($P = 0.127$). This result indicates that moral justification alone does not have a significant effect on fraud intention; therefore, the hypothesis corresponding to this path is not supported.

Finally, the indirect effect of selfishness on fraud intention through moral justification is not significant at the 5% significance level ($P = 0.136$). This finding indicates that moral justification does not play a significant mediating role in the relationship between selfishness and fraud intention; consequently, the mediation hypothesis is rejected.

Overall, the results of the structural model indicate that selfishness has a direct effect on fraud intention and also exerts a strong and significant effect on moral justification; however, moral justification does not show a significant effect on fraud intention, either directly or as a mediating variable.

Table 5. Hypothesis testing.

Hypothesis Testing	Main Samples	Sample Mean	Standard Deviation	T-Statistics	P-Values
Selfishness → Intention to cheat	0.298	0.292	0.087	3.430	0.001
Selfishness → Moral justification	0.798	0.798	0.024	33.916	0.000
Moral Justification → Intention to Cheat	0.127	0.131	0.083	1.527	0.127
Selfishness → Moral Justification → Intention to Cheat	0.101	0.105	0.068	1.4693	0.136

Fig. 1 presents a graphical representation of the hypothesis testing and the paths among the constructs.

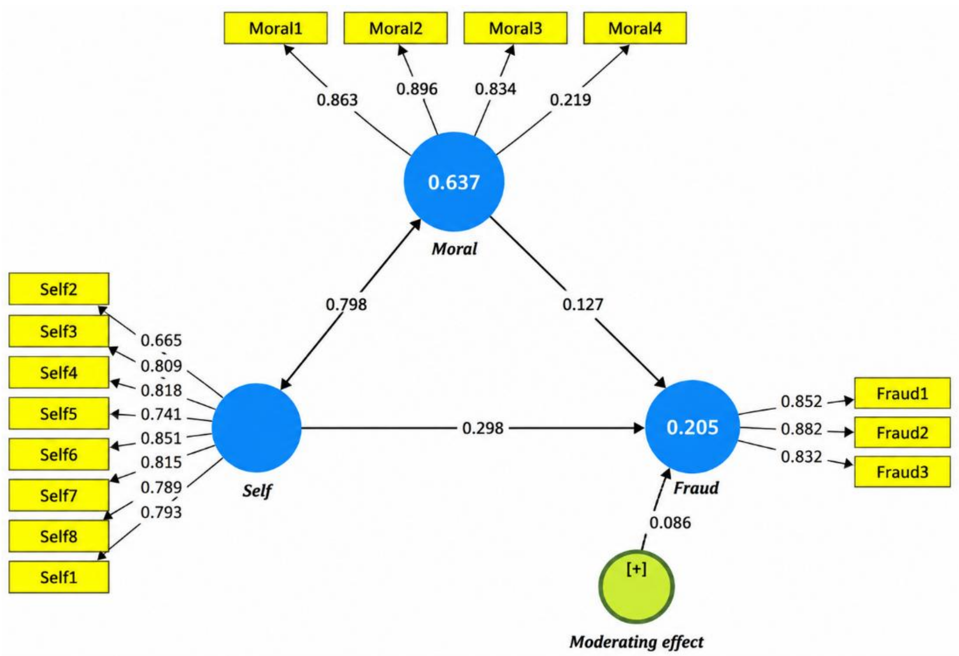

Fig. 1. Path to testing hypotheses.

6 | Conclusion

The present study was conducted with the aim of examining the role of selfishness in explaining fraud intention, as well as investigating the position of moral justification as a psychological mechanism and a mediating variable. The results obtained from hypothesis testing provide a relatively clear picture of the relationships among the research variables and indicate that some of the theoretically expected relationships were supported, while others did not receive empirical support. The research findings showed that selfishness has a positive and significant effect on fraud intention. This result indicates that individuals who experience higher levels of selfishness are more inclined than others to disregard ethical norms and rules in order to achieve personal benefits. In other words, selfishness can function as one of the key factors in the formation of deviant and unethical behaviors such as fraud. This finding is consistent with theoretical perspectives based on individual self-interest and rational choice theory and suggests that when personal interests prevail over collective values, the likelihood of abnormal and unethical behaviors increases.

On the other hand, the results showed that selfishness has a very strong and significant effect on moral justification. This finding indicates that selfish individuals are more likely to resort to moral justification mechanisms in order to reduce internal conflicts and maintain a positive self-image. In other words, selfishness provides the groundwork for the formation of reasoning through which unethical behaviors are perceived by individuals as acceptable or even logical. This result suggests that moral justification can serve as a cognitive tool in the service of personal interests. However, contrary to theoretical expectations, moral justification did not show a significant effect on fraud intention. This finding indicates that the mere presence of moral justifications does not necessarily lead to the intention to engage in unethical behavior. In other words, although individuals may be able to justify unethical behaviors to themselves, these justifications do not necessarily result in the formation of fraud intention. This result may reflect the influence of other factors, such as fear of consequences, external controls, organizational or individual norms, and internal values, which prevent moral justification from being transformed into behavioral intention.

Furthermore, the results of testing the indirect effect showed that moral justification does not play a significant mediating role in the relationship between selfishness and fraud intention. This finding suggests that the effect of selfishness on fraud intention operates primarily through a direct pathway rather than through moral justification. In other words, selfish individuals may be directly inclined toward fraud intention even without relying on complex moral justifications. This result highlights the importance of considering selfishness as a fundamental and underlying variable in explaining unethical behaviors. Overall, the findings of the study indicate that although selfishness plays a decisive role in increasing fraud intention and leads to the formation of moral justifications, moral justification alone is not a determining factor in the emergence of fraud intention. This demonstrates that the process of forming unethical behaviors is more complex than can be explained solely through cognitive justifications, and that other individual and situational factors must also be taken into account.

Based on the research results, the following practical recommendations are proposed. Organizations and educational institutions can reduce individuals' levels of selfishness and indirectly prevent the emergence of fraud intention by designing educational programs focused on professional ethics, social responsibility, and the reinforcement of collectivist values. The research findings indicate that selfishness plays an important role in fraud intention; therefore, it is recommended that during recruitment and personnel selection processes, personality traits related to selfishness and individual self-interest be carefully evaluated. Given that moral justification alone does not lead to fraud intention, the presence of transparent regulations, effective supervision, and clearly defined consequences for unethical behaviors can play an important deterrent role and prevent the transformation of attitudes into behavior. The development of a culture in which honesty, fairness, and responsibility are regarded as core values can mitigate the negative effects of selfishness and prevent the emergence of opportunistic behaviors.

It is recommended that future studies examine other mediating or moderating variables, such as internal moral control, fear of punishment, social norms, or environmental pressure, in order to identify more precise mechanisms for explaining fraud intention. Future research may also employ longitudinal designs to examine the causal relationships among selfishness, moral justification, and fraud intention with greater accuracy. Conducting similar studies in different cultural and organizational contexts can contribute to the generalizability of the findings and further clarify the role of cultural contexts in these relationships. It is also suggested that mixed-methods approaches (qualitative–quantitative) be used to achieve a deeper examination of the cognitive processes related to moral justification and unethical behaviors.

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Data Availability

Sufficient data is available upon request.

Conflict of Interest

No potential conflict of interest was reported by the authors.

Consent for Publication

All authors have provided their consent for the publication of this manuscript.

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