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The Role of Love of Money on Employees' Organizational Commitment: Do Ethics and Pay Satisfaction Matter?

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ABSTRACT

This research investigated the role of Love of Money (LOM) in influencing employees' organisational commitment, which is mediated by ethics and pay satisfaction. The research applied a cross-sectional survey method to collect 680 participants among university employees in Sulawesi Selatan, Indonesia. Structural equation modelling (SEM) was used to examine the research hypotheses. The result showed that Love of Money plays an important role in employees' commitment to organisations. Additionally, this study confirmed that employees' ethics and pay satisfaction significantly mediated the relationship between Love of Money and organisational commitment. The study provides insight into theoretical and managerial implications to help academicians and regulators improve organisations' operation systems through the triangular Theory of Love. The current study was limited to Indonesian government employees; there is a future need to study employees' attitudes and behaviours across cultures and regions.

Keywords: Love of Money, Ethics, Pay Satisfaction, Organizational Commitment, Triangular Theory of Love

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INTRODUCTION

The rapid competition among companies worldwide and the pressure to enhance financial performance have become antecedents of unethical actions in global corporate scandals such as Enron and WorldCom (IBM research, 2020). Hence, the government, as a regulator, needs to prevent other business scandals by maintaining the firm's code of conduct. However, the main issues among employees are salary, job satisfaction, and commitment to organisational goals (Susanto, 2020). Additionally, improper conduct and corporate fraud are commonly due to opportunity, pressure, and rationalisation among firm leaders and employees (Yendrawati *et al.*, 2023). They have the authority to possibly enter the systems, remove barriers, and commit fraudulent acts to manipulate and manage the organization's surveillance. It has become a motivation to overcome financial pressures and obtain more income, status, or power (Kridahl & Duvander, 2022; Lanny & Utami, 2023).

Over the past decade, some scholars have examined money as a predictor of people's ethics. For example, Baehaqi *et al.* (2020) found that money desires are strongly correlated to individual ethics and attitudes. According to Ariyanto *et al.* (2020), the personnel attitude and ethic of tax officers have a strong personal relationship with the desire for wealth. Meanwhile, Maggalatta and Adhariani (2020) discovered that students' perceptions of ethics are adversely impacted by their Love of Money (LOM). Furthermore, LOM also influences people's attitudes, pay satisfaction, and psychology (Mostafa *et al.*, 2020; Shakeel *et al.*, 2019; Tang *et al.*, 2006). It also positively influences their income satisfaction, organisational commitment (Asif *et al.*, 2019; Junaidi, 2022), and innovation in the workplace (Susanto, 2020). In other regions, LOM has a positive and significant effect on employees' pay satisfaction (Tang *et al.*, 2006; Shakeel *et al.*, 2019). However, prior studies are more prevalent in education and Western fields (Maggalatta & Adhriani, 2020; Niu, 2021). In addition, LOM has not been concisely and precisely examined in developing countries. In their research, Mostafa *et al.* (2020) and Singhapakdi *et al.* (2013) recommended future research to investigate these fields with their ethics and commitment, which also correlate with potential fraud in private and public organisations. It can help achieve a thorough understanding of the interactions between numerous variables and offer insights to stakeholders. It

is crucial to undertake a study on the relationships between LOM, morality, pay satisfaction, and employees' loyalty in an Eastern context. Additionally, prior research has ignored the intermediary roles that morality and pay satisfaction play in balancing employees' organisational commitment and LOM.

This study aimed to fill this gap by examining the correlation between love of money, ethics, pay satisfaction, and organisational commitment among local government employees based on the triangular theory of love. The following research questions: Does LOM make employees more ethical and satisfied with their income? Do ethics and pay satisfaction bridge the relationship between LOM and employees' organisational commitment?

A number of theoretical and practical contributions have been provided by the recent study. First, the Triangular Theory of Love is connected to LOM and pay satisfaction inclination among employees. Second, few studies have examined the idea of LOM in specific organisations, such as university employees, and they have ignored the mediating factor (Shakeel *et al.*, 2019; Treuren & Frankish, 2014). It can help academics and professionals better understand aspects of ethics, pay satisfaction, and organisational commitment.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Love of Money

One of the most important components of modern life and the economy, as well as a fundamental invention of human existence, is money (Raies, 2021). Money is a measure of the success of people in the United States and several Western nations (Junaidi, 2022). Hence, in some regions, Money strongly correlates with individual attitudes and psychology (Mitchell & Mickel, 1999). In addition, Money plays an important role in influencing human attitudes, behaviours, and all economic activities, including trade, financial transactions. In business, managers use money as a motivator to enhance employees' job performance (Kashif & Khattak, 2017; Niu, 2021). Love of Money also influences employees' innovation

and behaviour (Susanto, 2020). However, some people also use Money as a motivator for wrong decisions or unethical actions (Baehaqi *et al.*, 2020; Vitell *et al.*, 2006). The Love of Money was developed to recognise that money is a necessity, desire for money also has a double effect, positive and harmful, the instruments comprise six indicators, including successful, meaningful, and rich (Tang & Chen, 2008). It means that, Love of Money refers to individual behaviour influenced by Money: Affective, behavioral, and cognitive components. Hence, in this concept, Money has become an obsession as a personal primary goal (Junaidi *et al.*, 2023). According to Sternberg (1986) a triangular theory of Love could describe a close relationship between two or more people with regard to positive intimacy, passion, and commitment. It means that LOM is not a transaction-specific to business and organisation but emerges from the interpersonal behaviour of employees' attitudes. As an intimacy component, LOM refers to feelings of closeness, which have a correlation to feelings of giving and obtaining wealth (Sternberg, 2020; Tobore, 2020). This component influences people's behaviour over time to maintain their ethical action (Ariyanto *et al.*, 2020; Gawda, 2019; Islam *et al.*, 2022), pay satisfaction (Hassi *et al.*, 2021), and commitment to the organisation (Asif *et al.*, 2019; Kashif & Khattak, 2017).

Ethics

Ethics are the guidelines and doctrines on how individuals and communities in social interaction behave. It has become essential to firms and individuals in daily life (e.g., academia, businesses, and elsewhere) (Junaidi, 2022). The business process must be examined from the perspective of commitment and ethical principles. Ethics principles were developed to address the personal situation of a moral dilemma. Employees' ethics are defined as their beliefs about whether their behaviour is "right" or "wrong" (e.g., ethical or unethical) to address individual and community actions (Muncy & Vitell, 1992). It is the ultimate element of every culture (Hofstede, 1997). Nevertheless, personal characteristics are an essential stimulus to solving the ethical problem and demonstrating commitment. Money is a crucial factor influencing employees' ethics in an organisational context. The hedonic and high desire for Money is still embryonic for unethical behaviour among organisation leaders and employees (Ramalho Luz *et al.*, 2018). Additionally, several studies have come to the conclusion that people who have had to make moral decisions are positively impacted by their

Love of Money (Awang *et al.*, 2019; Junaidi *et al.*, 2023). It also strongly correlates with individual attitudes and income satisfaction (Tuan Ibrahim *et al.*, 2020). Besides religion, ethics also positively influences individual passion through LOM (Treuren & Frankish, 2014; Zia *et al.*, 2022). The triangular theory emerged in the organizational context (e.g., employees' ethics) in the workplace (Gawda, 2019; Sternberg, 2020). As a passion component, employees' ethics drives employees' attitude and behaviour, including ethics and commitment to the organisation (Susanto, 2020; Tang & Chen, 2008; Tobore, 2020).

Pay Satisfaction

Remuneration has a crucial role in organisations. However, managers and companies pay less attention to whether incentive system designs are appropriate (Stringer *et al.*, 2011). Furthermore, due to the lack of studies that examine this topic, empirical research and theoretical development are worthy (Sardžoska & Tang, 2012; Tang *et al.*, 2006; Vandenberghe & Tremblay, 2008). Researchers have looked at the relationship between greed, morality, and raising workers' income satisfaction. However, prior studies focused more on education and the public sector than the business field (Athamneh, 2019; Tran, 2017). Hence, validating the concept of the remuneration system to validate the business context is worthy. Moreover, the study also has implications for understanding employees' motivation and incentive systems. The motivation for this study also comes from calls for future management accounting and audit research to address three issues. First, the design of income pay has implications for employees and organisations' performance. It has some adverse effects, including unethical action. Second, we entice the employees' psychology and human resource literature to develop the existing management accounting and auditing literature based on the Triangular Theory. It proves that the theory plays an important role in influencing satisfactory explanations (Amani, 2022; Sternberg, 1986). Furthermore, personal satisfaction positively affects employees' commitment towards social identity, subjective norms, and community norms. On the Contrary, satisfaction plays a critical role in mediating the connection between Love of Money, morality, and organisational loyalty (Raies, 2021; Ramalho Luz *et al.*, 2018; Vitell *et al.*, 2007). Pay satisfaction in this context is the amount of money that employees obtain as income monthly. Employee ethics and pay

satisfaction are potentially influential factors in employees’ commitment to the organisation and shape interpersonal affection among employees and also between employees and the organisation. This study should extend knowledge on employees’ retention towards focusing on relational-specific dimensions, such as LOM as a predictor of ethical and ethical actions. It plays an important role in influencing people’s decisions and commitments.

Organizational Commitment

As a dimension of triangular theory, commitment to society’s well-being and organisation, includes cognitive elements, It makes sense to commit to positive relationships with people (Sternberg, 2020). Employees’ engagement strongly correlates with their commitment to the organisation. In addition, employees’ engagement increases if they have the emotional, mental, and physical resources to achieve the organisation’s goals (Pangarkar & Kirkwood, 2013). Today, the organization’s managers have paid attention to employees’ engagement and emotional well-being (Junaidi, 2022; Tang & Chiu, 2003). Income satisfaction and a sense of belonging to the organisation are two significant reasons to leave the organisation (Gheitani *et al.*, 2019). Organisational commitment refers to the relationship between individual psychological commitment and organisational commitment. However, this study refers to the tridimensional idea from Meyer and Allen (1991).

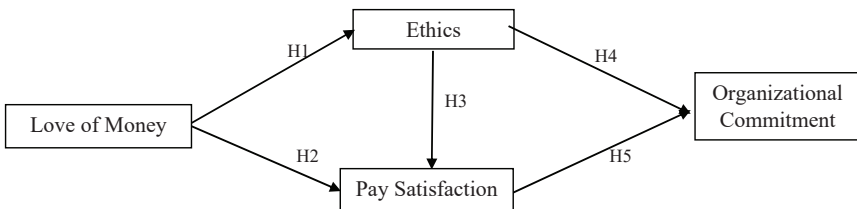


Figure: 1 Proposed Research Model

HYPOTHESES DEVELOPMENT

Relationship between Love of Money and ethics

The Love of Money (LOM) notion is better suited for predicting people’s psychology. Also, it becomes an indicator for examining individual

behaviour (e.g., ethical and unethical) (Sardžoska & Tang, 2012). The rapid change in business and unethical actions in the workplace make the government and scholars pay attention to the money effect on company leaders and employees' attitudes. It means that employees who have satisfaction and a salary are concerned about decision-making based on moral philosophies. Furthermore, ethical standards in the workplace are required to avoid unethical behaviour and fraud. Prior studies validated the correlation between LOM and people's ethics. According to Kashif and Khattak (2017), LOM significantly influences American employees' ethics. LOM also has an important role in ethical intention (Singhapakdi *et al.*, 2013). In the education context, LOM has less effect among students in Indonesia (Maggalatta & Adhriani, 2020). However, in the U.S., LOM strongly correlates with students' ethics (Tang & Chen, 2008; Vitell *et al.*, 2006). Given these considerations, the hypothesis was:

H1: Love of Money has a positive and significant effect on employees' ethics.

Love of Money and Pay Satisfaction

Pay satisfaction or high income may be impacted by one's level of LOM, as well as what one has acquired (i.e., reality) and what one would like to get (i.e., expectation). Actual pay level (i.e., income) and pay satisfaction have a strong association because salary and delivery satisfaction are connected to the same subject: one's pay. Preliminary research indicates that a person's LOM positively affects employee pay satisfaction. To give one example, Tang *et al.* (2006) discovered that LOM positively increases pay satisfaction among African-American women and females but not among Caucasians and males. However, other studies consistently found that LOM effectively influences pay satisfaction (Athamneh, 2019; Vitell *et al.*, 2007). Given these considerations, the hypothesis was:

H2: Love of Money has positive and significant effect on employees' pay satisfaction.

Relationship between Ethics and Pay Satisfaction

This study also considered the mediating role of employees' ethics and pay satisfaction when examining the relationship between LOM and commitment to an organisation. The mediator variables were examined to improve the research contribution and implications and also to improve the achievement of information (Junaidi *et al.*, 2023; Tang *et al.*, 2006). It expands the studies in the accounting and audit fields (Islam *et al.*, 2022; Nain *et al.*, 2022; Singhapakdi *et al.*, 2013). Furthermore, early studies concluded that LOM and ethics play an important role in addressing the relationship between employees' behaviour and organisational commitment (Ariyanto *et al.*, 2020; Kridahl & Duvander, 2022).

Ethics is an essential aspect of an organisation. Other elements like benefits, career opportunities, size, and wages have followed the ethical value (Nasution & Rafiki, 2020; Raies, 2021; Zia *et al.*, 2022). Individual ethics within the organisation (e.g., benevolence and egoism) have the potential for self-interest. There are five ethical climates in the organisation: instrumental, caring, law and code, rules, and independence (Sardžoska & Tang, 2012; Susanto, 2020). The instrumental dimension refers to employees' egoism, self-interest, and profit-orientedness. The caring climate is the benevolence category; the law and code are the principles of ethics, which correlate to professional codes and serve as a tool to solve the ethical dilemma. The rules are a principal category of ethics to conform to the company policies, and independence is the main category of ethical principles. Some scholars argue on the importance of employee pay satisfaction (Mostafa *et al.*, 2020; Tang & Ciu, 2003; Tang *et al.*, 2006). Given these considerations, the hypotheses were:

H3a: Ethics has a positive and significant effect on employees' pay satisfaction.

H3b: Ethics has a positive and significant effect on mediating the relationship between Love of Money and employees' pay satisfaction.

Relationship between Employees' Ethics and Organisational Commitment

The commitment dimensions, such as instrumental, attitudinal, and temporal components, strongly correlate with personal psychological (e.g., ethics) dimensions (Meyer & Allen, 1991). Employee commitment sustains a valued relationship and is essential to the paradigm of manager-employee interaction from the perspective of the organisation. In the business and organisation fields, employees' ethics influence their commitment (Shakeel *et al.*, 2019; Vandenberghe & Tremblay, 2008) to relationships and sense of belonging. If they feel their dealings with that organisation are inconvenient, employees usually depart that company for another. This study considered the mediating function of employees' ethics while analysing the relationship between the LOM and commitment. Prior research discovered a significant relationship between LOM and employees' psychological well-being, which affects their dedication (Maggalatta & Adhariani, 2020; Mostafa *et al.*, 2020; Sardžoska & Tang; 2012; Tang *et al.*, 2006). Given these considerations, the hypotheses were:

H4a: Ethics has positive and significant effect on employees' organization commitment.

H4b: Ethical has positive and significant effect on mediating the relationship between Love of Money and employees' organization commitment.

Pay Satisfaction and Organizational Commitment

Materialism (e.g., pay satisfaction) has a crucial role for employees (Tang & Chiu, 2003; Junaidi, 2022) because it has a major influence on a person's life and enjoyment. It illustrates a person's devotion to wealth demands and desires as well as their commitment to money. Additionally, this value will affect how committed or willing they are to stay with the organisation (Athamneh, 2019; Treuren & Frankish, 2014; Vitell *et al.*, 2006). Commonly, in the business context, firms offer lucrative salaries to attract talented employees. As a result, it is a smart move that promotes the firms' capacity to compete and survive. Additionally, through pay satisfaction, the gap between an organization's commitment and pay satisfaction can be mitigated. It improves the quality of job performance based on ethics rules (Ramalho Luz *et al.*, 2018; Tran, 2017; Vitell *et al.*, 2007). Given these considerations, the hypotheses were:

H5a: Pay satisfaction has a positive effect on employees' organisational commitment.

H5b: The employees' pay satisfaction mediates the relationship between employees' Love of Money and organizational commitment.

METHODOLOGY

Questionnaire Design

In this study, multi-item measures were used to apply all the dimensions from past research for the concept of LOM and ethics in the Indonesian context. This study ran a pretest and pilot test of the measurement items to confirm the findings of the official survey. Hair Jr. et al. (2019) claimed that the pretest questions were used to evaluate the pilot test participants' responses, implications, challenges, attentiveness, and compassion. After that, it was decided that 120 samples from the pilot test would suffice for statistical analysis.

Data Collection

The study was carried out on Indonesian employees who worked in the accounting and finance departments of some universities in the Sulawesi Selatan district, Indonesia. Because those departments are vulnerable to accounting and financial report manipulation by the employees, the workforce was approached by employee groups, which were common in social media groups (such as Facebook and WhatsApp), to explain the study's purpose and request that they complete an online survey. The poll, which lasted from July 1 through August 31, 2022, was distributed anonymously and at random among the respondents using Google Forms. It served as a safeguard against prejudice and ensured the survey's objectivity. The samples came from random sampling that was carried out and included 680 workers. However, only 626 of the samples were valid, yielding a 92.06% indication. Structural equation modelling (SEM) was used to examine the research hypotheses. The demographics of the respondents are shown in Table 1.

Table 1: Respondent Demographics

Demographic Items	Frequency	Percentage (%)
<i>Gender</i>		
Male	289	46.17
Female	337	53.83
<i>Age</i>		
Under 26 years old	148	23.64
26~40 years old	288	46.01
Over 40 years old	190	30.35
<i>Education</i>		
Bachelor and below	292	46.64
Master	276	44.09
PhD	58	9.27
<i>Employees time work</i>		
Below 5 years	89	14.21
6~10 years	155	24.76
11~15 years	192	30.67
Over 15 years	190	30.35

Data Analysis

The SPSS 22 and AMOS 22 programmes, as well as the structural equation model (SEM), were all utilised in hypothesis testing. Adopting SEM has the major advantage of making it simpler to evaluate the model separately using factor and regression analysis. It is also used simultaneously to estimate all of the path coefficients. According to Byrne (2016), SEM provides two essential aspects of the process. In the beginning, it is used to identify the underlying factors that influence the observable variables, and (b) the structural relationships between variables enable a clear explanation of the theory being taken into account in this study. The hypothesised model was used to assess the consistency of the study and comprehensively validate all the variables. Common method variance (CMV) was assessed using statistical measurements as a post-detection and preventive technique. Lastly, employees' ethics and pay satisfaction were applied as mediators to bridge the relationship between LOM and organisational commitment by Hayes (2018) bootstrapping approach.

RESULTS

Common Method Variance (CMV)

In order to avoid and minimise the problem of common method variance (CMV), this study utilised prevention and post-detection measures (Podsakoff et al., 2003). Furthermore, a good match was achieved between the confirmatory factor analysis (CFA) model and the covariance matrix of the observed data (Hair Jr et al., 2019). GFI, NFI, CFI, and IFI readings were all above 0.900, and RMSEA was below 0.800. It all showed that the associated indicators had a respectable amount of internal consistency (see Table 2).

Measurement Model

The covariance matrix of the observed variables was accurately reconstructed using the CFA model (Hair Jr et al., 2019). Additionally, the Cronbach’s alpha for all constructs was greater than 0.800, and the factor loading and multiple square correlations for each item were larger than 0.700. It showed that all assessment items and constructs had strong convergent validity and reliability. As indicated in Table 2, the composite dependability for each construct was above 0.750. GFI, NFI, CFI, and IFI readings were all above 0.900, and RMSEA was below 0.800. It indicated that the current construct had real potential for future analysis.

Table 2: Measurement Results

Constructs	Factor loading	Composite reliability (CR)	Average of variance extracted (AVE)	Cronbach's α
Love of Money (Tang et al., 2006)		0.936	0.620	0.934
Factor of rich				
LOM1: I want to be rich	0.747			
LOM2: It would be nice to be rich.	0.852			
LOM3: Having a lot of Money (being rich) is good.	0.758			
Factor of motivator				
LOM4: I am motivated to work hard for Money.	0.775			
LOM5: Money reinforces me to work harder.	0.749			
LOM6: I am highly motivated by Money.	0.732			
Factor of important				

LOM7: Money is good	0.799			
LOM8: Money is important	0.845			
LOM9: Money is valuable	0.817			
Employee's Ethics (Mostafa et al., 2020)		0.904	0.653	0.902
ET1: I consider it to be ethical action in my company.	0.750			
ET2: In order to succeed in my company, it is often necessary to compromise one's ethics.	0.820			
ET3: Unethical action in my company or unethical behaviors will not be tolerated.	0.770			
ET4: An unethical behavior in my company will be directly reprimanded.	0.843			
ET5: The unethical behavior makes me and our company lose.	0.851			
Pay Satisfaction (Tang & Chiu, 2003)		0.864	0.616	0.860
PS1: My take-home pay	0.794			
PS2: My current salary	0.852			
PS3: My overall of pay	0.789			
PS4: Size of my current salary	0.696			
Organizational Commitment (Ramalho Luz et al., 2018)		0.912	0.597	0.915
OP1: I have a sense of belonging to my organization	0.822			
OP2: I have felt "emotionally attached" to this organization	0.761			
OP3: This organization has a great deal of personal meaning for me	0.778			
OP4: I have felt like "part of the family" at this organization	0.796			
OP5: I am very happy to spend the rest of my career with this organization	0.773			
OP6: I enjoy discussing my organization with people outside it	0.748			
OP7: I feel as if this organization's problems are my own	0.727			

Structural Model

The LOM level had a considerable and favourable impact on employees' ethics and pay satisfaction ($\gamma_{11} = 0.241, p < 0.001$) and ($\gamma_{21} = 0.147, p < 0.001$) and H1 and H2 were supported, additionally having a favourable and important to support H3 ($\beta_{21} = 0.595, p < 0.001$). It implied that the employees' desire and need for wealth may influence their ethical behaviour and respect for the code of conduct. However, for some people

who declare that the ethical principle is essential in their lives, Money is not everything.

This study further confirmed that employees’ ethics and pay satisfaction significantly affected their organisational commitment ($\beta_{31} = 0.457, p < 0.001, \beta_{32} = 0.354, p > 0.001$). H4a and H5a were supported. It means that most participants believe ethics and pay satisfaction have a crucial role in their actions in their workplace (e.g., ethical and unethical behavior). It also provides a remedy for the factors that drive organization success. Employee commitment and materialism to the organization system include support for its development on the basis of mutual relationships. Table 3 shows the results of the research hypotheses.

Table 3: Proposed Model Results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{11}	Love of Money ξ_1 \rightarrow Employees' Ethics η_1	0.241***	Supported
H2	γ_{21}	Love of Money ξ_1 \rightarrow Pay Satisfaction η_2	0.147***	Supported
H3	β_{21}	Employees' Ethics η_1 \rightarrow Pay Satisfaction η_2	0.595***	Supported
H4a	β_{31}	Employees' Ethics η_1 \rightarrow Organizational Commitment η_3	0.457***	Supported
H5a	β_{32}	Pay Satisfaction η_2 \rightarrow Organizational Commitment η_3	0.354***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

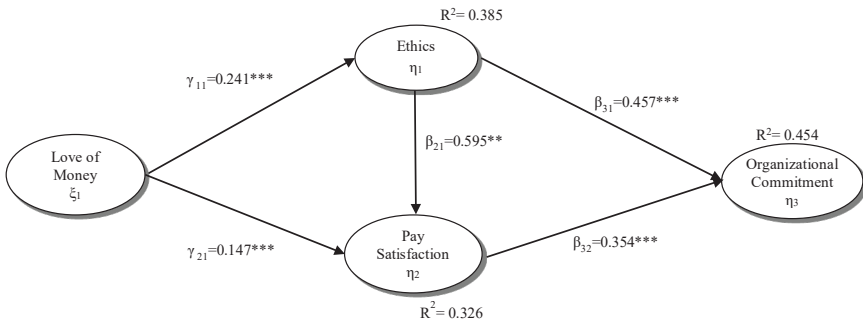


Figure 2: Structural Model Result

Mediating Effect

Table 4 shows that ethics and pay satisfaction partially mediated the relationship between LOM and employees’ organisational commitment. It

means that the mediator variables played an important role in influencing employees' decision-making processes in the workplace. In addition, LOM influences pay satisfaction through ethics. Similarly, LOM also influenced employees' organisational commitment through ethics and pay satisfaction. Hence, H4b and H5b were supported.

Table 4: Mediation Effects

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
LOM	ET	OC	0.217***	0.220***	0.356***	0.632***	[0.027, 0.072]	[0.034, 0.097]
		Standard Error	0.034	0.039	0.041	0.034		
LOM	ET	PS	0.209***	0.241***	0.356***	0.610***	[0.027, 0.083]	[0.033, 0.111]
		Standard Error	0.037	0.036	0.041	0.039		
LOM	PS	OC	0.217***	0.220***	0.356***	0.632***	[0.028, 0.073]	[0.034, 0.097]
		Standard Error	0.034	0.039	0.041	0.034		

Note: LOM: Love of Money, ET: Employees ethics, PS: Pay satisfaction, OC: Organizational commitment
 Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

DISCUSSION

Key Findings

According to this study, there is a significant relationship between employees' pay satisfaction and their sense of ethics, which in turn affects how committed they are to the company. Employees' sense of belonging to their firms and their pay satisfaction have become mediators between LOM and their inclination to leave the organisation or engage in unethical behaviour. These are novel discoveries that, to our knowledge, have not been made by earlier research. Particularly, the findings demonstrate that employees' ethical standards and pay satisfaction are consistent with their desire for riches. Additionally, it supports the idea that managers have been crucial in bridging employees' perceptions and interests regarding wealth, ethics, and the prevalence of fraud.

Although an organisation launches a clear code of conduct for their employees it doesn't guarantee that employees will work according to the organization's ethical standards. There is the confirmed triangular theory of Love that can explain people's actions and behaviour towards the ethics principle and the desire for wealth, which subsequently influences their organisational commitment (Athamneh, 2019). This study is the opposite of the prior studies (Maggalatta & Adhariani, 2020), which revealed that LOM is the most important thing for personal ethics and pay satisfaction. It means that income and employees' desire for wealth play an important role in influencing employees' actions, which correlates to the ethics code of conduct in the workplace. In addition, the wage level may reveal unethical attitudes and behaviours. The mediation test, which demonstrated that LOM has both a direct and indirect impact on organisational commitment, is evidence that this is the case. LOM has a significant impact on employees' commitment to the organization's goals, even in the absence of ethics and pay satisfaction. However, filtering unethical behaviour among employees is significantly influenced by ethics and pay satisfaction.

This result proves the organization leader and employees need to work together and extend their campaign regarding their ethics principles, which stakeholders need to evaluate. Therefore, it effectively influences employees' ethics, commitment, and wealth desire. It is possible to fight frequent fraud. Moreover, the organization's leaders need to employ their employees or members as agents of change to expose their ethics system. Similarly, enlightening their employees by incorporating ethics and salary systems strengthens their commitment and loyalty. The findings show that the LOM, ethics, pay satisfaction, and organisational commitment are the main drivers in the context of the triangular theory of Love that engages both organisational leaders and employees.

Both mediators (employees' ethics and pay satisfaction) are essential factors that encourage them to consider employees to enhance their performance. The results are in line with those who stated that ethical commitment and principles help personnel feel more at ease with the choice (Asif *et al.*, 2019; Awang *et al.*, 2021). Prior research, however, was insufficiently developed to support the link between LOM, ethics, and pay satisfaction. This explains why early research (Hassi *et al.*, 2021; Tuan Ibrahim *et al.*, 2020) failed to discover a link between LOM and employees'

pay satisfaction. The results of this study show that employees' commitment is influenced by LOM, ethics, and pay satisfaction.

Conclusions

The findings, which are supported by the Triangular Theory of Love, demonstrate the employees' dedication to the organisation through the intensity of their desire for wealth, which mediates their ethics and pay satisfaction. Despite the fact that certain studies came to the conclusion that organisational culture is crucial to individual ethics and pay satisfaction in the Western environment, more research is required in the East and in developing nations. Because each employee has a different understanding of LOM. It might also help to sustain the bond between the organisation leaders and employees, which in turn affects everyone's devotion to the workplace. The widespread application of organisational commitment level as a crucial decision-influencing element can be predicted by employees' income, wealth, and social motivation. Additionally, the LOM dimension significantly and favourably influences both employee ethics and pay satisfaction. Moreover, ethics and pay satisfaction shows partially mediates the relationship between LOM and employees' commitment to an organisation. It means that the mediator variables play important roles in enhance employees' commitment to organisation through LOM.

Theoretical Implications

The most current study offers contributions to theory. First, it provided that personal materialism and ethics are significantly influenced by LOM. It suggests that the current study also uses the triangular theory of love to explain how employees' attitudes and behaviours towards material desire. As a result, it offers a strong foundation for further investigations by outlining the function of ethics and pay satisfaction in mediating the development of commitment and materialism desire. Additionally, it implies that ethics, pay satisfaction, and employees' organisation commitment must be developed from the ethics code principle. It helps to establish employees' decision-making procedures in a methodical way. Finally, this research improves the triangular theory of love's ability to anticipate variables (such as LOM) that affect a employees' attitude and behaviour. Additionally, it improves the connections between individuals inside an organisation. Another significant

implication is that the organisation should continue to be directed by the goal of employees' well-being.

Practical Implications

This study suggests organisation leaders discuss the remuneration system at work. It discusses the importance of salary and the code of conduct. Besides, the stakeholders also need to enhance ethical standards. This finding implies that organisation leaders need to describe the system and wages system. It implies that employees take ethical or unethical actions depending on wealth desire, ethics and pay satisfaction level. It could explain why some organisations care about the remuneration system to cement their potential and valuable workers'. It has played an important role in resolving organisational problems and can be traced back to unethical behaviour among employees and organisational leaders in order to establish the fundamental concept of ethical rule.

Limitations and Future Research Directions

The fact that all of the components in the current study focused on the employees' LOM and ethical judgement when responding to work environment. As a result, the study's findings cannot accurately represent all Indonesian employees. Second, only Indonesian employees were included in the current study. The attitudes and behaviours of the employees across areas should be investigated in future studies. The behaviour of employees and how it influences their LOM, ethics, pay satisfaction, and organisational commitment may be fully understood by stakeholders and scholars. Third, the employees' perspectives of LOM, morality, pay satisfaction, and organisational commitment may differ. Future research must therefore validate various corporate and governmental entities. Finally, young workers with bachelor's degrees made up the majority of participants. The education levels of the personnel need to be combined in future studies.

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