

## The Relationship Between Love of Money and Unethical Pro-organizational Behavior: The Moderating Role of Moral Identity \*

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### Abstract

This research aims to investigate the relationship between the love of money and unethical pro-organizational behavior, and to evaluate the moderating role of moral identity traits in this relationship. In this context, the convenience sampling method was employed, and data were collected from 410 private sector employees through online questionnaires. SPSS and AMOS programs were used to analyze the data obtained, and in the process of testing the hypotheses, path analysis with the observed variables was performed with AMOS. According to the results, a significant and positive relationship has been revealed between the love of money and unethical pro-organizational behaviors. When the moderating role of moral identity in this relationship was examined, it was found that the internalization dimension of moral identity did not have a significant moderating role on the relationship between love of money and unethical pro-organizational behaviors, while the symbolization dimension of moral identity had a significant moderating role on the relationship between love of money and unethical pro-organizational behaviors. When the results are examined in detail, where the symbolization trait was high, it was revealed that the love of money increased, and unethical pro-organizational behaviors also increased. At the same time, no significant change occurred in this relationship when the symbolization feature was low.



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\* This study was presented as a paper at the 32nd National Management and Organization Congress held at Giresun University on 23-25 May 2024.

<https://doi.org/10.30798/makuiibf.1663167>

**Keywords:** *Love of Money, Unethical Pro-organizational Behavior, Moral Identity, Moderating Role.*

Article Type	Application Date	Admission Date
Research Article	March 22, 2025	December 12, 2025

## 1. INTRODUCTION

Unethical pro-organizational behaviors represent the actions that employees perform with the aim of benefiting their organizations but violate ethical norms (Umphress & Bingham, 2011). The basis of the behavior is unethical behavior that can benefit the organization without prioritizing personal interests, such as lying for the benefit of the organization, deceiving customers, hiding scandals in order not to decrease sales, and presenting false financial reports to the public (Bryant & Merritt, 2021). Although the behavior is considered prosocial for organizations, it involves deceiving the stakeholders with whom the organization has a relationship by not considering ethical values. Although such behaviors may seem positive for organizations in the short term, they cause negative consequences in the long term and bring many problems, such as loss of reputation and trust.

Individuals can show unethical behavior with many different motivations. Individual factors that are effective in showing unethical behavior are generally explained in line with personal interests, greed, self-centeredness, moral identity traits, and Machiavellian characteristics (Aquino & Reed, 2002; Belle & Cantarelli, 2017; Greenbaum et al., 2017; Veetikazhi et al., 2020). In this direction, it is thought that one of the important determinants of unethical behavior is the love of money, which is related to greed and prioritizes personal interests. In the studies conducted on this subject, it is seen that the fondness for money increases the likelihood of showing unethical behavior (Chen et al., 2014; Tang & Chiu, 2003).

Although it is known that money is used as a source of motivation in organizations, the degree of importance people attach to money varies from person to person (Mitchell & Mickel, 1999). Individuals work in a job with the motivation to earn money to meet their needs. Focusing on the income they will receive in return for their work can be seen as the most natural thought and is normal. However, instead of seeing money only as an income, a high interest in what money brings with it increases the desire for money. In this direction, individuals who attribute too much meaning to money by thinking about what money will bring and the contributions these returns will provide will likely show unethical behavior.

It is thought that individuals who see money as a symbol of wealth, attribute more meaning to it than others, and consider money as one of the motivating factors and can try everything for the sake of money will perform this behavior on behalf of the organization they work for and for the benefit of the organization. Studies also show that overly ambitious individuals who prioritize their interests too much are motivated to engage in unethical pro-organizational behaviors (Tacke et al., 2023). While Umphress and Bingham (2011) stated that the primary consideration in performing unethical pro-organizational behaviors should be in line with the gains of the organization from a prosocial perspective without considering personal interest, recent studies have revealed that personal interest plays a more prominent role than prosocial motivation in motivating unethical pro-organizational behaviors (Castille et al., 2018; Steele et al., 2023). Steele et al. (2023) compared the determinants of showing unethical

pro-organizational behaviors in line with prosocial and self-interest perspectives. Their results revealed that self-interest is more effective in showing unethical pro-organizational behaviors. From this point of view, they stated that it is appropriate to accept unethical pro-organizational behavior, even if the individual's behaviors that violate social values and laws, which are aimed at benefiting the organization or its members, are partially or primarily aimed at benefiting himself/herself. With the reasons stated, it is thought that the love of money, considered personal interest, will impact unethical pro-organizational behaviors.

Moral characteristics are one of the individual differences that regulate engaging in unethical behavior. Moral identity is formed by an individual's moral characteristics and aspects and actively motivates and regulates moral actions (Aquino & Reed, 2002). As the individual places moral values at the center of their identity, it is expected that his/her behaviors will be realized through the filter formed in line with his/her moral identity. In other words, the fact that moral values have an important place in the identity of the individual or that they are less prominent may question whether or not to engage in unethical behavior. The moral identity structure considered in this study consists of internalization and symbolization features, as created by Aquino and Reed (2002). While traits that adopt moral actions internally and direct their behaviors accordingly are handled with the internalization dimension, evaluating moral traits by showing them to others rather than internalizing them represents the symbolization dimension.

It has been suggested that personal interests play a significant role alongside the prosocial perspective in identifying unethical pro-organizational behaviors, which has only recently begun to be addressed in new studies. Therefore, testing the relationship between the personal interest perspective and its motivation for unethical pro-organizational behaviors with new samples and in different cultures will clarify the relationship between the concepts. In this context, to make an original contribution to the literature, the effect of love of money, a personal interest-based variable, on unethical pro-organizational behaviors was investigated in a sample of Turkish private sector employees, and it was tested whether moral identity characteristics had a moderating effect on this relationship. The variables assessed to effect unethical pro-organizational behaviors were determined within the Theory of Reasoned Action framework. The theory argues that human behaviors are evaluated with causality and that the behavior occurs due to attitudes and subjective norms affecting the intention toward the behavior. In this context, it has been assessed that individuals' attitudes toward money and their subjective norms regarding money may be related to exhibiting unethical pro-organizational behaviors. The moderator effect of moral identity characteristics has been tested in this relationship. This study has made several original contributions to the literature. First, it has produced results that support personal interest-based unethical pro-organizational behaviors research, which is currently debated in the literature and requires more supporting evidence. Specifically, it contributes to the view pioneered by Steele et al. (2023) that the unethical pro-organizational behaviors display process should be addressed

from both prosocial and personal interest perspectives. Furthermore, Turkish private sector employees with the potential to exhibit unethical pro-organizational behaviors were examined in the context of their moral identity characteristics and the value they attribute to money. Accordingly, the relationship between unethical pro-organizational behaviors and the personal interest variable, which had not been previously examined in the Turkish sample, was revealed, and the moderating effect of symbolization among moral identity characteristics in this relationship was discussed in detail.

## **2. LITERATURE REVIEW**

### **2.1. Unethical Pro-Organizational Behavior**

With various motivations, employees may tend to show behaviors that may favor organizations but are not by ethical values. While engaging in these behaviors and seeking to benefit their organizations, they often underestimate the negative consequences of the behavior (Ye et al., 2024, p. 2126). In performing such behaviors, while the main purpose is to benefit the organization, ethical values are not considered. Therefore, unethical pro-organizational behaviors are considered behaviors that are not included in job descriptions and are not ordered by superiors (Umphress et al., 2010, p. 770). There are two basic components in conceptualizing and accepting a behavior as unethical pro-organizational behaviors. The first is that the behavior is not by generally accepted ethical values, and the other is performed voluntarily for the organization's benefit (Mishra et al., 2021, p. 64; Umphress & Bingham, 2011). According to Umphress and Bingham (2011, p. 622), who discuss the concept in detail in the literature, unethical but pro-organizational behaviors in organizations violate social values, laws, traditions or rules in the organization to benefit the organization's functioning. These behaviors create tension between organizational performance and ethical values and violate ethical values for the organization's performance (Fehr et al., 2019, p. 27). It is ethically and morally wrong for an employee to deceive a customer about quality or conceal these features of a potentially harmful product, even if it is done for the organization's benefit. Concealed or deceptively provided information can harm customers or stakeholders, and if this situation is revealed, the damage to the organization will be significant (Bryant & Merritt, 2021, p. 778). Organizations will face many problems, especially loss of reputation, and become worthless in the eyes of their stakeholders when such behaviors are revealed after a certain period.

The theoretical structure of unethical pro-organizational behavior is explained within the framework of Social Exchange Theory (Umphress & Bingham, 2011). The theory focuses on the relationship between the individual and others due to resource exchange (Blau, 1964). Employees are motivated by the returns they expect to receive. In this direction, when an individual does a favor, he/she expects that the other party will respond to this favor. Social exchange continues as long as the expectations between the parties are met (Akgündüz, 2021, p. 172). According to Umphress and Bingham (2011), in line with the Social Exchange Theory, employees may tend to show unethical pro-organizational behavior in return for the respect and support they receive from their supervisors or

organizations. For example, employees may see engaging in unethical pro-organizational behaviors such as lying to customers, not providing accurate information about product content, or not refunding money as a way to reciprocate the positive social exchange relationships they have developed with their organizations to protect their organizations (Umphress & Bingham, 2011, p. 625).

It is seen that the authors put various limitations on unethical pro-organizational behavior and evaluate the concept accordingly. These limits are (Miao et al., 2013, p. 643; Umphress & Bingham, 2011):

- The behavior must be performed consciously. Engaging in these behaviors without realizing it does not constitute unethical pro-organizational behavior.
- The main purpose of the behavior should be to benefit the organization. Behavior that deviates from its main purpose is not evaluated in line with this concept.
- Pro-organizational behavior that serves purely individual interests does not constitute unethical pro-organizational behavior.

However, the limitation that unethical pro-organizational behavior cannot be carried out in line with personal interests has brought many debates. Various researchers have stated that personal interests can affect unethical pro-organizational behaviors, and they have proved this in their studies (Lee et al., 2019; Steele et al., 2023). Steele et al. (2023) conducted a detailed meta-analysis study revealing the role of self-interest in performing unethical pro-organizational behavior based on the fact that prosocial behaviors do not always occur with prosocial motives. In their study, it was revealed that self-interest played a more effective role than prosocial motivation in determining unethical pro-organizational behavior. In their study, Steele et al. (2023) discussed Umphress and Bingham's (2011) theories on the expression of unethical pro-organizational behavior in detail, stated that the concept can also be realized with self-interest motivation, and invited the authors to reconsider their definitions of unethical pro-organizational behavior. According to them, even in cases where self-interest is at the forefront, unethical actions that benefit the organization or its members should be considered within the scope of unethical pro-organizational behavior.

## 2.2. Moral Identity

Moral identity generally defines how important it is for an individual to have moral characteristics (Hardy & Carlo, 2011, p. 212). Therefore, moral identity is a type of identity formed around the moral aspects of the individual's self (Bergman, 2002) and is considered a kind of moderator mechanism that motivates and mobilizes moral actions (Aquino & Reed, 2002, p. 1423). It can be stated that individuals who think that moral characteristics such as fairness, compassion, and honesty have an important place in their personal characteristics have a moral identity (Hertz & Krettenauer, 2016, p. 129).

While explaining the concept of moral identity, it is seen that it is generally handled with two approaches in the literature: the character approach and the social cognitive approach. The character approach, developed by Blasi (1984), is based on the positioning of moral values at the center of an individual's identity and states that the structure that motivates moral behavior is moral identity (Hardy & Carlo, 2005, p. 236). The social cognitive approach explains moral identity with a structure based on Social Cognitive Theory (Bandura, 1977). Social Cognitive Theory basically states that human behavior can be explained in accordance with a dynamic model that emphasizes that the individual's personal characteristics interact with the environment and that the environment affects behavior, and behavior affects the environment (Akgündüz, 2021, p. 139; Bandura, 1977).

Aquino and Reed (2002) addressed the moral identity construct in line with the social cognitive approach. From a social cognitive perspective, moral identity is a complex information set that includes moral values, goals, personality traits, and behavioral patterns stored in the individual's memory. However, each individual's life experiences are different from each other. Therefore, the knowledge of moral identity and the importance of moral self-perception may differ for each individual (Aquino & Reed, 2002; Aquino et al., 2005; Aquino et al., 2009).

Aquino and Reed (2002) evaluate moral identity in two dimensions: internalization and symbolization. While internalization refers to the degree of centrality of moral traits in one's self, symbolization is related to the extent to which these moral traits are shown outwardly. In other words, the approach that really wants traits such as compassion, sensitivity, fairness, kind, honesty, generosity, etc., and puts them at the center of one's character and behaves accordingly defines internalization, while the processes of not desiring to have these traits but rather behaving so that others see them as such define the symbolization dimension of moral identity.

The concept of moral identity in this study was handled with the structure developed within the framework of the social cognitive approach in line with the study of Aquino and Reed (2002).

### **2.3. Love of Money**

The concept of love of money was introduced to the psychology literature by Tang (1992) in order to determine the behavioral consequences of desires and desires to earn money. The concept aims to measure individuals' personal thoughts about money and define their level of interest in what money brings with it (Tang, 2007, p. 379). According to Tang and Chiu (2003), the money people earn cannot be considered evil when it is considered a source of income. However, the love of money, which measures the importance given to money, can be a precursor of a bad idea and push the person to wrong behaviors. This is because the love of money focuses on the value and desire for money, not the money needed for the individual's needs.

When love of money is considered in a broader definition, it is a multidimensional individual difference variable that defines the individual's attitude towards money, the meaning, value, expectation,

and desire that he/she attributes to money together with behavioral, emotional, and cognitive components and tries to capture the essence of the psychological meaning of money (Liu & Tang, 2011, p. 720; Tang & Chen, 2008, p. 5). The concept has been evaluated in four dimensions: importance, which includes evaluations of the importance attached to money; success, which evaluates that money is a symbol of success; motivator, which evaluates that money is a motivating factor; and rich, which evaluates that money is a symbol of wealth (Tang & Chiu, 2003).

Money or financial incentives have a strong psychological impact on human attitudes and behaviors (Liu & Tang, 2011, p. 720). Money is important for every person. However, the depth of the meaning attributed to money and the belief in what money brings with it has the potential to negatively affect individuals' behaviors.

#### **2.4. The Relationship Between Love of Money and Unethical Pro-Organizational Behavior**

The Theory of Reasoned Action is considered one of the most important theories explaining the intention that is the precursor of unethical behavior (Fishbein & Ajzen, 1975; Rahman, 2020, p. 142). The theory evaluates human behaviors with causality and examines the reasons for performing the behavior. The basis of the theory is that behavioral beliefs and attitudes are influenced by outcome evaluation, subjective norms are influenced by compliance motive, and normative beliefs affect the intention towards the behavior and the behavior is realized (Akgündüz, 2021, p. 71). Therefore, in line with the theory, it is evaluated that making ethical or unethical decisions will be affected by attitudes and subjective norms arising from individual characteristics (Ajzen & Fishbein, 1980). In this direction, it was evaluated that the love of money could be a determinant of showing unethical pro-organizational behavior, and the relationship between the variables was discussed in detail.

It is expected that the importance that individuals attach to money and the degree of this importance will also affect the actions they will take to have that money. Individuals with a high love of money are especially likely to ignore ethical rules and behave in line with their goals to have money. Individuals who attach too much importance to money will show unethical behaviors and manipulative behaviors and strategies (Tang & Chen, 2008). After Tang (1992) introduced the concept of love of money to the literature, he conducted many studies on the concept that positively or negatively affects the functioning of organizations. As a result of these studies, he concluded that the love of money is generally closely related to the concept of greed, and the love of money is one of the important antecedents of unethical behavior. Individuals with a low love of money have low turnover intentions, and those who attach great importance to money have decreased job satisfaction and increased likelihood of unethical behavior, revealing that a love of money is a clear determinant of unethical behavior (Belle & Cantarelli, 2017; Chen & Tang, 2006; Tang et al., 2000; Tang & Chiu, 2003). Various studies have stated that the importance given to money affects unethical behavior (Pekdemir & Turan, 2015; Rahman, 2020).

Unethical pro-organizational behaviors represent behaviors that violate accepted ethical values to benefit the functioning of the organization (Umphress & Bingham, 2011). These behaviors usually occur with prosocial motivation following processes such as organizational identification, positive organizational climate, supportive leadership, and psychological ownership (Ulu, 2021). Until recent years, the antecedents of unethical pro-organizational behaviors have been discussed in the literature mostly from a prosocial perspective, and the effect of self-interest variables has not been emphasized much. However, recent studies have revealed that self-interest plays an important role in determining unethical pro-organizational behaviors. Steele et al. (2023) examined Machiavellianism, narcissism, careerism, psychological privilege, job insecurity, perception of organizational politics, and counterproductive workplace behavior from a self-interest perspective and concluded that it is more effective than a prosocial perspective in the process of determining unethical pro-organizational behaviors. Similarly, Ülkü and Polatçı (2023) revealed that Machiavellianism, narcissism, and psychopathy are related to unethical pro-organizational behaviors and stated that individuals with these characteristics may engage in these behaviors in line with their personal interests. In another study, Lee et al. (2019) examined the psychological privilege trait in line with the self-interest perspective in the process of determining unethical pro-organizational behaviors and revealed that there is a significant relationship between the variables. Tacke et al. (2023) investigated the relationship between the construct of greed, which directs individuals to pursue material wealth and spiritual desires and is evaluated from a self-interest perspective, and unethical pro-organizational behaviors, and stated that there are significant relationships in the results obtained.

Love of money is a tendency related to greed, which is focused on self-interest and affects behavior. Therefore, individuals with a high love of money may engage in unethical pro-organizational behavior by thinking that the organization's gain may also be an opportunity for personal gain for themselves. For all the reasons stated and in order to contribute to the self-interest perspective in determining unethical pro-organizational behaviors, Hypothesis 1 was developed, considering that attitudes and norms regarding the importance given to money may be related to unethical pro-organizational behaviors.

**H<sub>1</sub>:** There is a significant relationship between the love of money and unethical pro-organizational behaviors.

## 2.5. The Moderating Role of Moral Identity

The moral characteristics that individuals possess and the importance they attach to moral characteristics constitute their moral identity, which is an important determinant of individuals' behaviors. Moral identity is a moderator mechanism that determines various parameters in the process of performing a behavior and motivates and activates moral action (Reynolds & Ceranic, 2007, p. 1611). For some individuals, moral identity may be central to their overall identity, while for others, it may be

located further from the center of the self (Aquino & Reed, 2002). This statement explains that some individuals internalize the importance they attach to moral values and see them as an important part of themselves, while for others, moral values are less prominent. An internalized and strong moral identity is expected to guide self-regulation and positively regulate moral action (Hertz & Krettenauer, 2016). Therefore, it is expected that individuals who internalize moral identity and see it as an important part of their self will act in line with these values and that the moral identity characteristics they have will have an impact on the decisions they make. Moral traits that are symbolized and not sincerely accepted can be thought to be generally related to looking good to others. Therefore, it is considered that symbolized moral traits will not be as effective as internalization in the regulation of moral actions.

Various studies in the literature show that moral identity traits have moderator role on behavioral processes (Ding et al., 2016; Wang et al., 2019), and the centrality of moral identity is an important factor that directly affects individuals' ethical behavior and decision-making processes (Aquino et al., 2007; Aquino et al., 2009). In various studies conducted on Turkish samples, it is tested whether moral identity has a moderating role on organizational behavior processes. Mumcu (2022) explained that the internalization dimension of moral identity characteristics showed a moderator effect in the effect of ethical leadership on organizational identification processes, Yılmaz (2023) revealed that moral identity had a moderator role in the effect of cronyism on positive psychological capital, and Kalfaoğlu (2022) tested whether moral identity played a moderator role in the effect of organizational politics on deviant behaviors and stated that there was no significant moderator role.

In line with the theoretical framework and all the studies conducted on the subject, it is evaluated that moral identity will play a moderator role in the relationship between love of money and unethical pro-organizational behavior. Especially in individuals with centralized moral identity, that is, individuals who internalize moral values, love of money is expected to weaken the relationship between love of money and engaging in unethical pro-organizational behavior compared to individuals who symbolize moral identity. This is because individuals who adopt a strong moral identity attach importance to the consistency between the behaviors they believe to be right and their own behaviors (Blasi, 1984), and they test what is the right behavior to be done when making a decision on a subject with the self-control mechanisms given by their moral identity traits. Symbolization of moral identity traits is predicted to strengthen the relationship between the love of money and unethical pro-organizational behavior. The symbolization dimension of moral identity is related to how the individual reflects his/her moral actions to others instead of performing them internally (Yılmaz & Yılmaz, 2015); therefore, while internalization of moral identity provides an important motivation to exhibit ethical or unethical behavior (Nakıp, 2024, p. 33), individuals who symbolize moral identity may not be as careful about ethical behaviors as those who internalize moral identity and may be more willing to show this behavior, especially when there is an expectation for the benefit of the organization they are in.

In this direction, hypothesis  $H_2$  was developed by evaluating that moral identity has a moderating role on the relationship between love of money and unethical pro-organizational behavior.

**$H_2$ :** Moral identity has a moderating role on the relationship between love of money and unethical pro-organizational behavior.

**$H_{2a}$ :** The Internalization dimension of moral identity has a moderating role on the relationship between the love of money and unethical pro-organizational behavior.

**$H_{2b}$ :** The symbolization dimension of moral identity has a moderating role on the relationship between the love of money and unethical pro-organizational behavior.

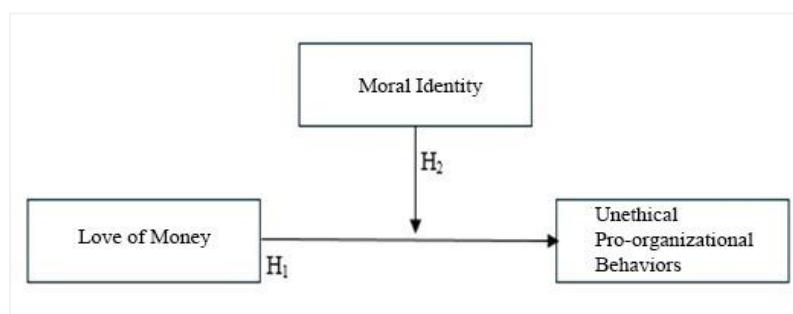
### 3. METHODOLOGY

Under this heading, the research model, purpose of the study, participants, information on data collection tools, ethical permission, and data collection processes are explained in detail.

#### 3.1. Purpose and Research Model

The study's purpose is to reveal the relationship between the love of money and unethical pro-organizational behavior and whether moral identity has a moderating role on this relationship. The research model is shown in Figure 1.

**Figure 1.** Research Model



#### 3.2. Participants of the Research

The study participants are private sector employees residing in the Aegean Region, Turkey. The Aegean Region employs many private sector workers due to its industrial and tourist cities. The study participants mainly work in enterprises operating in the textile and ready-to-wear sector.

Convenience sampling was preferred when reaching participants. This method targets the most easily accessible sample, is cost-effective, and is widely used (Coşkun et al., 2015). Accordingly, in April 2024, participants were reached through WhatsApp groups and email lists obtained from employers, and surveys were sent via Google survey forms. The average response time for the surveys was two minutes. Participants were sent an information text before starting the survey and asked to respond voluntarily. Individuals without work experience, such as interns and assistants, were asked not to participate in the survey. Procedural measures were taken to mitigate the risk of common method bias

due to the study's cross-sectional and self-reported nature. Accordingly, the survey statements were randomly ordered, and anonymity was emphasized in the survey.

After reviewing the 430 surveys completed by participants, 20 were excluded from the analysis due to missing data, etc. Subsequently, the analysis process was conducted using the survey data from 410 individuals. Detailed information about the participants and the statistical distribution are shown in Table 1.

**Table 1.** Descriptive Statistics

	Category	Frequency	Percentage
<b>Gender</b>	Woman	282	68.8
	Male	128	31.2
<b>Marital Status</b>	Single	125	30.5
	Married	274	66.8
	Other	11	2.7
<b>Age</b>	18 and Below	10	2.4
	19-27	112	27.3
	28-36	90	22
	37-45	109	26.6
	46 and Above	89	21.7
<b>Monthly Income</b>	17,000TL ve Below	116	28.3
	Between 17,000TL-22,500TL	159	38.8
	Between 22,500TL-30,000TL	73	17.8
	Between 30,000TL- 37,500TL	44	10.7
	37,500TL and Above	18	4.4
<b>Total Participants</b>	<b>410</b>		

According to the results in Table 1, approximately 69% of the participants were female, and 31% were male; the age distribution ranged between 19 and 45, and the average monthly income was generally between 17,000 TL and 30,000 TL (Data collected when the minimum wage in Turkey was 17,000TL).

### **3.3. Ethical Permission**

Ethical permission for the research process was obtained by the decision of the Suleyman Demirel University Social and Human Sciences Ethics Committee dated April 24, 2024 and numbered 148/33. In the survey, demographic information of the participants was first requested, and then they were asked to answer statements about the love of money, unethical pro-organizational behavior, and moral identity scale in line with their own views.

### **3.4. Measures**

In the research, the love of money scale, moral identity scale, and unethical pro-organizational behavior scale were used. The participants were asked to rate according to a 5-point Likert system ranging from "Strongly Disagree" to "Strongly Agree". Detailed information about the scales is given in the subheadings.

### **3.4.1. Love of Money Scale**

The scale developed by Tang and Chiu (2003), consisting of 17 statements and 4 dimensions, was preferred in this study. The scale consists of motivator, success, importance, and rich dimensions. The Turkish validity and reliability study of the scale was conducted by Cengiz (2025). The reliability coefficient of the scale is .95. The statements on the scale include, "Money is important." "It is good to have much money (to be rich)."

### **3.4.2. Moral Identity Scale**

The Moral Identity Scale was developed by Aquino and Reed (2002). The scale includes 10 statements and two dimensions: internalization and symbolization. The Turkish validity and reliability study of the scale was conducted by Yılmaz and Yılmaz (2015), and it was found that the reliability coefficient was above .70. The reliability coefficients for the scale's subscales were .76 for symbolization and .77 for internalization. "It would make me feel good to be a person who is sensitive, compassionate, fair, friendly, generous, helpful, hardworking, honest, and kind." can be shown as an example statement.

### **3.4.3. Unethical Pro-Organizational Behavior Scale**

The scale was developed by Umphress et al. (2010) and consists of 6 statements and one dimension. The Turkish validity and reliability study of the scale was conducted by Kürü (2022). The reliability coefficient of the scale is .90. "If necessary, I conceal information that may harm the organization I work for from the public." It can be stated as a sample statement of the scale.

## **4. RESULTS**

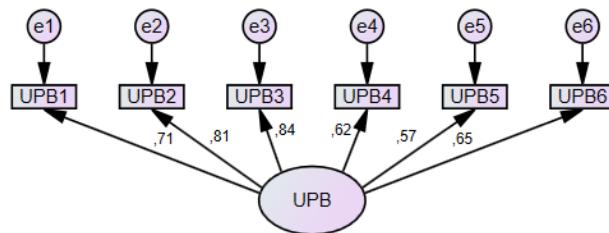
The data collected in the study were analyzed in SPSS 22 and AMOS 21 programs. First, the validity values of the data collection tools were given, and then the results of the reliability and normality tests were presented. Then, the correlation test results of the variables in the scales were shared, and the moderator effect analysis was performed to test the hypotheses.

In addition, before starting the analyses, the data were examined to determine whether there was a common method variance problem. The common method variance problem is usually tested using Harman's one-factor test. In this regard, all items in the scales were grouped under a single factor using exploratory factor analysis, and it was found that the variance was 28.57%. If the obtained single-factor variance is less than 50%, it is accepted that there is no common method variance problem (Harman, 1960; Podsakoff et al., 2003). Accordingly, this study revealed that there was no common method variance problem.

### **4.1. Validities of Data Collection Tools**

To test the validity of the measurement tools used in this study, confirmatory factor analysis was conducted for each scale. The confirmatory factor analysis of the Unethical Pro-Organizational Behavior Scale is shown in Figure 2.

**Figure 2.** Confirmatory Factor Analysis- Unethical Pro-Organizational Behavior Scale



Following the factor analysis shown in Figure 2, the goodness-of-fit values shown in Table 2 were obtained.

**Table 2.** Goodness of Fit Values - Unethical Pro-Organizational Behavior Scale

	X2/df	RMSEA	CFI	GFI	AGFI	NFI	TLI
UPB	2.11	.052	.99	.98	.96	.98	.98
Acceptable Values	$\chi^2/df < 5$	< .08	> .90	> .80	> .80	> .80	> .90

UPB= Unethical Pro-organizational Behavior

It is seen that the values in Table 2 are within acceptable limits and have good fit values (Abedi et al., 2015; Forza & Flippini, 1998; Hair et al., 2013). Following factor analysis, CR, AVE, and MSV values were examined to test the scale's convergent and discriminant validity. The results are shown in Table 3.

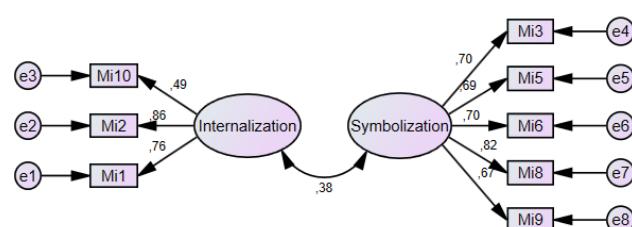
**Table 3.** Convergent Validity - Unethical Pro-Organizational Behavior Scale

Variable	CR	AVE	MSV
UPB	.855	.508	-

To ensure convergent reliability, the CR value must be greater than .7, the AVE value must be greater than .5, and the CR value must be greater than the AVE value (Gürbüz, 2019, p. 78). To ensure discriminant validity, the AVE value must be greater than the MSV value, and the square root of the AVE must be higher than the inter-factor correlation (Hair et al., 2019). The results obtained from Table 3 show that the scale has convergent validity.

Confirmatory factor analysis was performed on the Moral Identity Scale, another scale included in the study, and is shown in Figure 3.

**Figure 3.** Confirmatory Factor Analysis- Moral Identity Scale



During the confirmatory factor analysis process, it was observed that the fourth and seventh statements had low factor loadings ( $< .40$ ). Furthermore, it was assessed that these items did not adequately represent the dimension from a theoretical perspective and were excluded from the analysis. The literature emphasizes that a dimension must be represented by at least three items (Hair et al., 2019). Accordingly, factor analysis was performed with the remaining items, and valid fit index values were obtained. The obtained values are shown in Table 4.

**Table 4.** Goodness of Fit Values – Moral Identity Scales

	X2/df	RMSEA	CFI	GFI	AGFI	NFI	TLI
Moral Identity	3.22	.073	.96	.96	.93	.94	.93
Acceptable Values	$\chi^2/df < 5$	< .08	> .90	> .80	> .80	> .80	> .90

Based on the results shown in Table 4, the scale has good fit values and is a valid measurement tool. Table 5 shows the results regarding the convergent and discriminant validity of the Moral Identity Scale.

**Table 5. Convergent and Discriminant Validities – Moral Identity Scales**

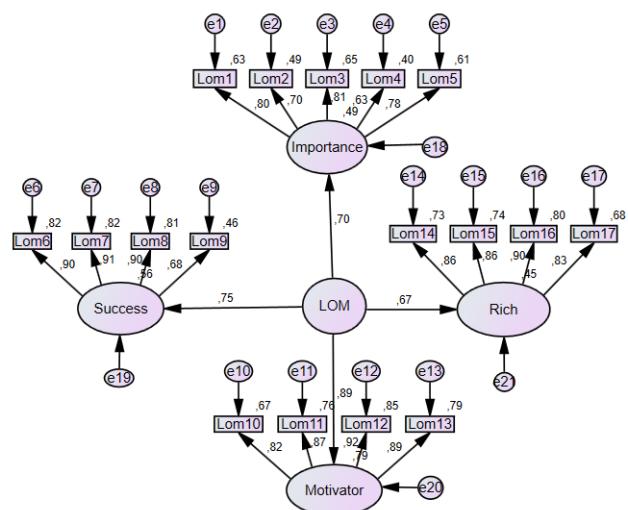
Variable	CR	AVE	MSV	1	2
1.Internalization	.755	.518	.146	(.720)	
2.Symbolization	.842	.517	.146	.382***	(.719)

$\sqrt{\text{Ave}}$ =Values in parentheses.

Based on the results in Table 5, the Moral Identity Scale has achieved convergent and discriminant validity.

Second order confirmatory factor analysis was performed on the Love of Money Scale, another scale included in the study, and is shown in Figure 4.

**Figure 4.** A Second Order Confirmatory Factor Analysis- Love of Money Scale



Following the factor analysis shown in Figure 4, the goodness-of-fit values presented in Table 6 were obtained.

**Table 6.** Goodness of Fit Values- Love of Money Scale

	X2/df	RMSEA	CFI	GFI	AGFI	NFI	TLI
Love of Money	2.71	.064	.96	.92	.89	.95	.95
Acceptable Values	$\chi^2/df < 5$	< .08	> .90	> .80	> .80	> .80	> .90

According to the goodness-of-fit values in Table 6, the Love of Money Scale has goodness-of-fit values within acceptable limits. Finally, the Love of Money Scale was tested to see whether it met convergent validity criteria, as shown in Table 7.

**Table 7.** Convergent Validity- Love of Money Scale

Variable	CR	AVE	MSV
Love of Money	.840	.570	-

The results in Table 7 show that the Love of Money Scale meets the criteria for convergent validity.

#### 4.2. Reliability and Normality Test Results

Table 8 presents the mean, standard deviation, skewness, kurtosis, and internal consistency values that emerged in accordance with the results obtained during the research process.

**Table 8.** Normality and Reliability Test Results

Scale	Internal consistency	Dimension	Mean	S.E.	Skewness	Kurtosis
Love of Money	.93	Importance	3.99	0.9465	-0.901	0.247
		Success	2.95	1.2858	-0.018	-1.149
		Motivator	3.53	1.2607	-0.514	-0.869
		Rich	3.74	1.1692	-0.778	-0.301
Moral Identity	.64	Internalization	4.45	0.7359	-1.481	1.894
	.79	Symbolization	3.65	0.9194	-0.171	-0.686
Unethical Pro- organizational Behavior	.85	Unethical Pro- organizational Behavior	1.75	0.9419	1.504	1.996

When the data in Table 8 are examined, the skewness and kurtosis values of the dimensions are within acceptable standards (-2; +2), and accordingly, the scales fit the normal distribution (Büyüköztürk et al., 2005). The reliability analysis conducted after the normal distribution shows that the scales have good reliability coefficients according to the internal consistency coefficients. The internal consistency coefficient of the internalization dimension of moral identity was found to be .64. Although it has a lower reliability coefficient than other scales, it falls within a reliable range (Tavşancı, 2006, p. 29). Table 9 also shows the average scores for the scales. As expected, given the structure of the scale items, the mean score for the unethical pro-organizational behavior scale was lower than the others. However, the possibility that social desirability or base effect may have contributed to this result should also be considered.

### 4.3. Correlation Analysis and Hypotheses Results

Pearson Correlation Analysis was conducted to reveal the relationship values and directions of the variables in the study. The correlation values resulting from the analysis are presented in Table 4.

**Table 9.** Correlations

Scale	Dimension	1	2	3	4
Love of Money	1. Love of Money	1			
Moral Identity	2. Internalization	.209**	1		
	3. Symbolization	.188**	.369**	1	
UPB	4. Unethical Pro-organizational Behavior	.211**	-.130**	.117**	1

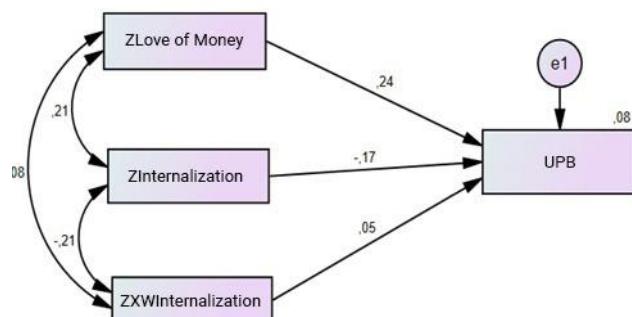
N = 410 \*\*p < .01, \*p < .05

When the Pearson Correlation analysis results in Table 9 are examined, it can be stated that the variables are generally in a significant relationship, and these relationships are generally low-level and positive ( $r < .400$ ). When the correlation values are examined in detail, it is revealed that there is a negative and significant relationship only between the internalization dimension of moral identity and unethical pro-organizational behaviors ( $r = -.130$ ).

In order to test the moderating role of internalization and symbolization dimensions of moral identity in the relationship between love of money and unethical pro-organizational behaviors, path analysis was conducted with observed variables using the AMOS 21 program. Before testing the moderator model, the values of the predictor and moderator variables were standardized using SPSS, which prevented multicollinearity issues. The interaction effect value was obtained by multiplying the standardized predictor and moderator variables. Subsequently, analysis was performed using AMOS to test whether the effect of the interaction effect variable on the dependent variable was significant. Significant effects were graphically represented using slope analysis and reported accordingly.

The path analysis model of the moderating role of the internalization dimension of moral identity in the relationship between the love of money and unethical pro-organizational behaviors is presented in Figure 5.

**Figure 5.** Moderator Effect Path Analysis (Moral Identity-Internalization)

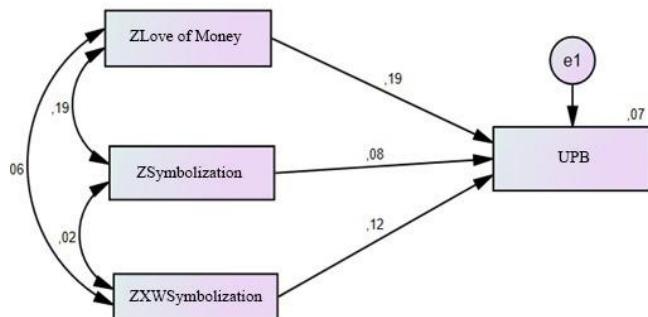


In the path analysis process in Figure 5, the Maximum Likelihood calculation method was used, and the values of the moderator and predictor variables were standardized before starting the analysis.

The path analysis process shown in Figure 5 shows that the love of money has a positive and significant relationship with unethical pro-organizational behaviors. However, the interactional value in the model with the internalization dimension of moral identity was insignificant ( $p > .05$ ). Therefore, according to the research model, the moderating effect of the internalization (moral identity) dimension on the relationship between love of money and unethical pro-organizational behaviors is not significant. Accordingly, hypothesis  $H_1$  is accepted, and  $H_{2a}$  is rejected.

Figure 6 presents the path analysis model conducted to test the moderating role of the symbolization dimension of moral identity in the relationship between love of money and unethical pro-organizational behaviors.

**Figure 6.** Moderator Effect Path Analysis (Moral Identity-Symbolization)



In the path analysis process shown in Figure 6, it is seen that there is a positive and significant relationship between the love of money and unethical pro-organizational behaviors. However, the moderating role of the symbolization dimension of moral identity on this relationship was tested, and the interactional value was found to be significant ( $p < .05$ ). Therefore, according to the research model, the moderating role of the symbolization (moral identity) dimension on the relationship between the love of money and unethical pro-organizational behavior is significant. The details of the effect of the symbolization dimension in the model are shown in Table 10.

**Table 10.** Results for the Moderator Effect of Symbolization Dimension

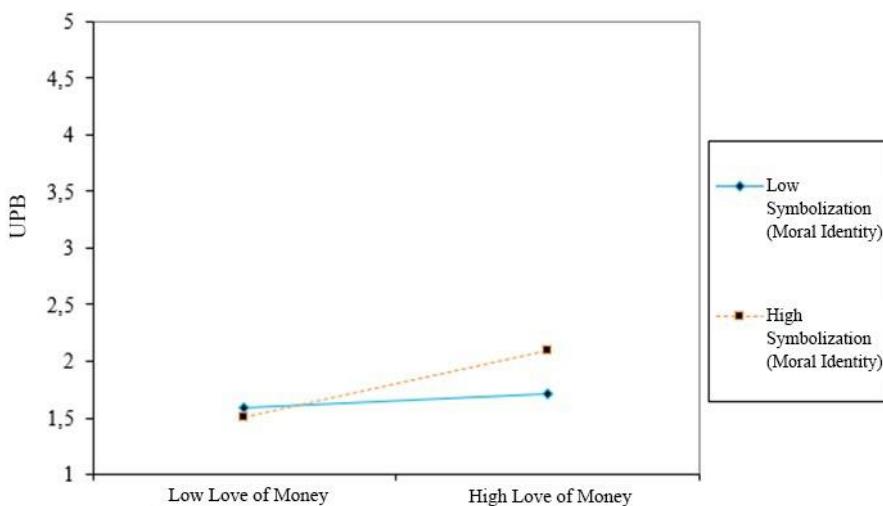
Variable	$\beta$	S.E.	T.	Tolerance	VIF
Love of Money (X)	.179***	0.046	3.876	.962	1.040
Symbolization (Moral identity) (W)	.076	0.047	1.620	.965	1.037
X.W.	.112*	0.044	2.552	.996	1.004

According to the results in Table 10, all variables included in the path analysis explained approximately 7% ( $R^2 = .066$ ) of the change in unethical pro-organizational behaviors. It was revealed that love of money had a positive and significant effect on unethical pro-organizational behaviors ( $\beta = .179$ ,  $p < .001$ ), and the interactional (moderator) effect of love of money and moral identity variables

on unethical pro-organizational behaviors was significant ( $\beta = .112$ ,  $p < .05$ ). Symbolization did not have a significant direct effect on unethical pro-organizational behaviors ( $p > .05$ ). Additionally, VIF and tolerance values were examined to assess whether the model had a multicollinearity problem. The tolerance values were .962, .965 and .996, while the VIF values were 1.004, 1.037 and 1.004. The results indicate that the model has no multicollinearity problem.

In order to reveal the moderating role values in more detail, slope analysis was performed and shown in Figure 7.

**Figure 7.** Slope Analysis for Moderating Role



According to the results of the slope analysis in Figure 7, it was revealed that when individuals whose moral identity was evaluated in the symbolization dimension had high symbolization traits, their love of money increased, and their level of engaging in unethical pro-organizational behaviors also increased ( $\beta = .290$ ,  $p < .001$ ). However, while the level of love of money increased, there was no significant change in the level of engaging in unethical pro-organizational behaviors when symbolization were low ( $\beta = .06$ ,  $p > .05$ ). In the results, the high symbolization showed a moderating role in the effect of love of money on unethical pro-organizational behaviors, while the low symbolization did not play a moderating role in this relationship. With all the results obtained, hypotheses  $H_1$  and  $H_{2b}$  were confirmed.

## 5. DISCUSSION & LIMITATIONS

In this study, hypotheses were developed, and the research was carried out by considering the love of money as one of the determinants of unethical pro-organizational behavior. The results of the research revealed that the meaning that individuals attribute to money and the value they attach to money are related to engaging in unethical pro-organizational behaviors. When the results obtained are discussed in more detail, it is concluded that individuals may engage in unethical pro-organizational behavior as a result of seeing money as a symbol of wealth and success, evaluating it as a motivator,

and attributing importance to it. Similar to the research results, it has been revealed that the phenomena of wanting more and excessive self-interest brought by the love of money increase the processes of showing unethical pro-organizational behavior, especially in newly joined work environments (Tacke et al., 2023). The results obtained in this research process are similar to the results of Steele et al. (2023) that personal interests affect unethical pro-organizational behavior and support their predictions about the development of the definition of unethical pro-organizational behavior. The results demonstrate the importance of the personal interest perspective in motivating unethical pro-organizational behavior and contribute to the view that personal interest motivation should be added to the theoretical approach that currently explains unethical pro-organizational behavior solely through prosocial motivation.

However, in various studies, as a result of high love of money, negative processes such as trying every way to make money, financial fraud, financial deception, and seeing other people as a tool negatively affect the quality of life by creating job dissatisfaction and engaging in unethical behavior for the sake of money increase (Garbinsky et al., 2019; Singhapakdi et al., 2013; Tang & Chiu, 2003; Tang, 2007; Wang & Krumhuber, 2017). When the studies on the concept in the Turkish sample are examined, it is seen that love of money decreases tax morality (Yayla et al., 2009), increases presenteeism (Bakan et al., 2022), and increases unethical consumption behavior (Iliksu, 2022). These examples confirm that the love of money determines unethical behavior. In this direction, Tang and Chiu (2003), who introduced the concept of love of money to the psychology literature, stated that individuals valuing and prioritizing money more than most things in their lives are likely to engage in unethical actions.

While the concept of love of money essentially defines greed for money, it also brings unethical behaviors. The results revealed that the love of money is also an antecedent of engaging in unethical pro-organizational behavior. Within the scope of the research, the question of whether this relationship is regulated by moral identity was sought to be answered. In various studies conducted on organizations and individuals, it is seen that moral identity characteristics have moderator effects on processes that may have positive or negative consequences on the functioning of individuals or organizations (Mesdaghinia et al., 2018; Wang et al., 2022). Especially in studies in which unethical pro-organizational behavior was the dependent variable and moral identity had a moderating role, it was revealed that the internalization dimension of moral identity showed moderating role in these relationships (Lu et al., 2021; Matherne & Litchfield, 2012; Wang et al., 2019). Similar results were also found in studies conducted in the Turkish sample. Mumcu (2022) evaluated moral identity only with the internalization dimension in the relationship between ethical leadership and organizational identification, and stated that internalization showed a moderator effect in this relationship. Kalfaoglu (2022), on the other hand, considered moral identity as a whole consisting of symbolization and internalization, tested the moderating role of moral identity in the relationship between organizational politics and deviant behaviors and did not reach a significant result. Although internalization dimension

of moral identity moderates the relationship between various variables and unethical pro-organizational behavior, few studies examine the moderating role of the symbolization dimension. In this research, moral identity was evaluated separately with internalization and symbolization dimensions, and its moderating role in the relationship between love of money and unethical pro-organizational behaviors was investigated. The results obtained from the slope analysis of the moderating role revealed that the symbolization dimension of moral identity had a moderating role on the relationship between love of money and unethical pro-organizational behaviors, whereas the internalization dimension did not have a moderating effect in this relationship. According to Wang et al. (2021), individuals with high symbolization traits are more likely to exhibit unethical pro-organizational behavior than those with high internalization traits. This is because individuals with high internalization traits are determined to avoid unethical behavior, while those with high symbolization levels may be more flexible in this regard. When the results obtained from this study are examined in more detail, it is seen that when the symbolization is high, the love of money increases, and unethical pro-organizational behavior also increases, while when the symbolization is low, no significant change is observed in this relationship. This behavior may be explained by the fact that the moral identity trait of symbolization is related to the individual's search for approval, meaning that their actions are primarily performed to display themselves to others.

It is known that individuals with internalizing moral identity traits have a stronger tendency to avoid unethical behaviors, while symbolizing-oriented individuals have a lower tendency to do so (Alqhaiwi et al., 2023). Similarly, Aquino and Reed (2002) stated that individuals with high internalizing traits are motivated to engage in ethical behaviors that represent moral traits appropriate to their self-concept, whereas the primary motivation of individuals with high symbolizing traits is to gain the approval of others and the need for social recognition. Another study concluded that while the symbolization moral identity trait was in an increasing relationship with unethical pro-organizational behaviors, the internalization trait was in a decreasing relationship with these behaviors (Coşkun, 2017). Similarly, this study found a negative correlation between internalization as a moral identity trait and unethical pro-organizational behavior. Internalization is generally associated with an individual's assimilation of moral values and propensity for ethical behavior. Therefore, individuals with high internalization traits are expected to exhibit less unethical pro-organizational behavior. However, individuals who internalize moral identity may reject short-term advantages such as unethical pro-organizational behavior because they believe it could cause long-term harm to the organization.

This study has certain limitations in terms of its design. While the convenience sampling method used to select the research sample made it easier to reach participants, it also limited the generalizability of the study. This is because it is known that samples chosen using convenience sampling do not have a strong ability to represent the population (Coşkun et al., 2015). Another limitation of the study is that the effect on the dependent variable was revealed only through certain individual variables. Future

research focusing on different personal interests and individual differences that determine unethical pro-organizational behaviors and testing them in different sample groups will contribute to the ongoing debate in the literature regarding whether the personal interest perspective is as practical as the prosocial perspective in demonstrating unethical pro-organizational behaviors.

## 6. CONCLUSION

Engaging in unethical pro-organizational behaviors has both individual and organizational consequences. From an individual perspective, it has been found that engaging in such behaviors causes psychological distress by causing cognitive dissonance and increasing guilt, reduces productive behaviors at work, and increases the likelihood of unethical behavior (Liu et al., 2021; Yang et al., 2021). When the results are considered from an organizational perspective, it becomes apparent that organizational dynamics may change negatively due to the increase in unethical behaviors, which can trigger more selfish behaviors within organizations (Graham et al., 2020). Especially as a result of the realization and emergence of these behaviors, it is known that organizations may face many negative consequences by experiencing a loss of reputation (Khushk et al., 2022).

In this study, the moderating role of moral identity on the relationship between the love of money and unethical pro-organizational behaviors was examined. As a result of this study, while the internalization dimension of moral identity traits did not have a significant moderator effect on the relationship between love of money and unethical pro-organizational behaviors, the symbolization trait showed a moderator effect in cases where it was high. The results were evaluated in accordance with the existing literature and compared with those of other studies. When the research results are generally considered, the main result that emerges for organizations is that individuals who attach too much importance to money are also likely to show unethical pro-organizational behavior. It is thought that employees may show this behavior due to the possibility of combining their interests with the interests of the organization (Ülkü & Polatçı, 2023, p. 522). It has been revealed that individuals whose moral identity is symbolization-oriented and who have a high tendency to symbolize have a tendency to show more unethical pro-organizational behavior as their love of money increases.

The love of money is a measurable attitude that influences employees' motivation and ethical understanding of money. Therefore, measuring love of money can provide human resource professionals and managers with insight into employees' attitudes toward money, which can be beneficial in areas such as hiring, ethical risk management, and reward systems.

Ethics committee approval for the study was obtained from the Süleyman Demirel University Ethics Committee on April 25, 2024, with document number E-87432956-050.99-732816.

The author declares that the study was conducted in accordance with research and publication ethics.

The author declares that AI tools are partially utilized only for grammar correction of the article.

The author declares that there are no financial conflicts of interest involving any institution, organization, or individual associated with this article.

The author affirms that the entire research process was performed by the sole declared author of the study.

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