

Perceptions of Accounting Students Regarding Accounting Rule Adherence, Unethical Behavior, and Individual Morality towards Accounting Fraud with Internal Control as Moderation

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ABSTRACT

Objective: This study aims to examine the perceptions of accounting students regarding the effect of adherence to accounting rules, unethical behavior, and individual morality on accounting fraud with internal control as a moderator. **Method:** The research method used is quantitative with a population of active students of accounting study programs at Muhammadiyah Sidoarjo University. **Results:** The results showed that the observance of accounting rules had no effect on accounting fraud, unethical behavior and individual morality had a significant effect on accounting fraud, and internal control moderated the relationship between the observance of accounting rules and unethical behavior on accounting fraud. **Novelty:** This study provides insights into the moderating role of internal control in the relationship between adherence to accounting rules, unethical behavior, and accounting fraud, highlighting the significant impact of individual morality on fraudulent practices.

INTRODUCTION

Accounting fraud is an increasingly pressing issue in the world of business and finance, especially in the current era of globalization and digitalization. This act of fraud not only harms the company financially, but can also damage the reputation and public trust in the institution. According to Zalia et al. (2023), accounting fraud often occurs due to pressure to meet high performance targets, which encourages individuals to take unethical actions to achieve these goals. This shows that accounting fraud is not only an individual problem, but also a systemic phenomenon involving various factors, including organizational culture and internal control.

Previous research shows that adherence to accounting rules can serve as a barrier to fraud. However, the results of research conducted by Yani and Rusli (2022) show that even though adherence to accounting rules is high, there is still a possibility of accounting fraud. This indicates that adherence to accounting rules alone is not sufficient to prevent fraud, and there needs to be other factors that play a role in preventing these actions. Research by Firdausy and Sari (2022) also emphasizes the importance of ethical behavior in organizations, where unethical behavior can increase the risk of accounting fraud. Individual morality is also an important factor affecting accounting fraud.

Research by Dewi and Nurul (2020) shows that individuals with high morality tend to avoid fraud, while individuals with low morality are more vulnerable to such actions. However, although individual morality plays an important role, effective internal control is also needed to reduce the opportunity for fraud to occur. According to Tampubolon et

al. (2020), a good internal control system can help prevent fraud by creating a transparent and accountable environment.

Although many studies have been conducted on accounting fraud, there are still inconsistencies in the results of existing research. Some studies show that adherence to accounting rules affects fraud, while others show the opposite. In addition, the role of internal control as a moderating variable in the relationship between rule observance, unethical behavior, and individual morality on accounting fraud has also not been widely studied. Therefore, this study aims to fill this gap by examining the perceptions of accounting students regarding the effect of adherence to accounting rules, unethical behavior, and individual morality on accounting fraud with internal control as a moderator.

The purpose of this study is to identify and analyze the effect of accounting rule compliance, unethical behavior, and individual morality on accounting fraud, and to evaluate the role of internal control as a moderating variable in the relationship. Thus, this study is expected to contribute to a better understanding of the factors that influence accounting fraud and provide recommendations for educational institutions and organizations in preventing fraud.

In this study, there are several research questions formulated to explore more deeply the factors that influence accounting fraud. First, does compliance with accounting rules affect accounting fraud? This question aims to understand the extent to which compliance with accounting regulations can prevent fraud. Furthermore, how does unethical behavior affect accounting fraud? This question wants to explore the relationship between individual behavior that violates ethical norms and the tendency to commit fraud. In addition, does individual morality affect accounting fraud? This question focuses on the role of individual moral values in determining the decision to commit or avoid fraudulent acts. In addition, this study also wants to know how internal control moderates the relationship between accounting rule compliance and accounting fraud. Finally, does internal control moderate the effect of unethical behavior on accounting fraud? By formulating these questions, this study aims to provide deeper insight into the dynamics that occur between rule observance, ethical behavior, individual morality, and internal control in the context of accounting fraud.

RESEARCH METHOD

This study aims to identify and analyze the effect of accounting rule compliance, unethical behavior, and individual morality on accounting fraud, and evaluate the role of internal control as a moderating variable in the relationship. By using a quantitative approach, this research is expected to provide deeper insight into the factors that influence accounting fraud among accounting students at Muhammadiyah Sidoarjo University.

The participants in this study were active students of the 2019, 2020, and 2021 accounting study programs at the Faculty of Business, Law, and Social Sciences, Universitas Muhammadiyah Sidoarjo. The research population consisted of 532 students,

consisting of 240 students in the class of 2019, 172 students in the class of 2020, and 120 students in the class of 2021. The research sample was taken using the Slovin formula to determine the representative sample size.

The sample used in this study based on calculations using the Slovin formula, the number of samples taken in this study was 84 students. Sampling is done proportionally based on the number of students in each batch, with the following details:

1. Class of 2019: 38 students
2. Class of 2020: 27 students
3. Class of 2021: 19 students

The instrument used in this study is a questionnaire prepared based on variable indicators relevant to the research. This questionnaire includes questions regarding accounting rule compliance, unethical behavior, individual morality, and internal control. The data collection procedure was carried out online through Google Form, where respondents were asked to fill out a questionnaire using a Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree). Before being distributed, the questionnaire was pilot tested to ensure its validity and reliability.

Table 1. Answer Options and Questionnaire Scoring.

Description	Score
Strongly Agree (SS)	5
Agree (S)	4
Neutral (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

The data collected from the questionnaire will be analyzed using SmartPLS software version 3.0. Data analysis is carried out in two stages: first, validity and reliability tests to ensure that the research instrument can measure the intended variables properly. The validity test is carried out using convergent and discriminant analysis, while the reliability test is carried out by calculating the Cronbach Alpha and Composite Reliability values. Second, structural analysis to test the hypothesis that has been formulated. Hypothesis testing is done by comparing the value of the path coefficient (β) and the T-statistic value for each variable. Determine the significance of the relationship between variables.

By following this methodology, this research is expected to provide valid and reliable results, and contribute to a better understanding of the factors that influence accounting fraud among accounting students.

RESULTS AND DISCUSSION

This study involved 84 accounting students from Muhammadiyah Sidoarjo University who filled out questionnaires online. The collected data were analyzed using SmartPLS version 3.0 to test the hypotheses that had been formulated. The results of the analysis show several important findings related to the effect of accounting rule

compliance, unethical behavior, and individual morality on accounting fraud, as well as the role of internal control as a moderating variable.

Characteristics of Respondents Based on Gender and Year

Table 2. Gender.

No.	Class Year	Total	Percentage
1.	2019	64	76%
2.	2020	7	8%
3.	2021	13	16%
	Total	84	100%

Table 3. Year of Class

No.	Gender	Total	Percentage
1.	Male	4	5%
2.	Female	80	95%
	Total	84	100%

The results showed that adherence to accounting rules had no significant effect on accounting fraud, with a T-statistic value of 1.038 and a P-value of 0.150. This shows that even though students understand the importance of adherence to rules, this does not necessarily reduce the possibility of fraud.

The study found that unethical behavior has a positive effect on accounting fraud, with a T-statistic value of 1.674 and a P-value of 0.047. This suggests that the higher the unethical behavior among university students, the more likely they are to engage in fraudulent acts.

Individual morality is proven to have a significant effect on accounting fraud, with a T-statistic of 2.213 and a P-value of 0.014. This finding indicates that students with higher morality tend to avoid cheating.

Internal control moderates the relationship between accounting rule compliance and accounting fraud, with a T-statistic of 2.822 and a P-value of 0.002. However, internal control cannot moderate the relationship between individual morality and accounting fraud, with a T-statistic of 0.277 and a P-value of 0.391.

Table 4. Hypothesis Test.

Variables	Original sample (O)	Sample average (M)	Standard deviation (STDEV)	Statistic T (O/STDEV)	P-value
(X1) -> (Y)	0.111	0.103	0.107	1.038	0.150
(X3) -> (Y)	0.287	0.279	0.130	2.213	0.014
(Z) -> (Y)	0.459	0.460	0.128	3.580	0.000
(X2) -> (Y)	0.163	0.172	0.098	1.674	0.047
(Z) x (X1) -> (Y)	0.315	0.303	0.111	2.822	0.002
(Z) x (X2) -> (Y)	-0.241	0.019	0.124	1.940	0.026
(Z) x (X3) -> (Y)	0.019	-0.227	0.070	0.277	0.391

The results of this study provide significant insight into the factors that influence accounting fraud among accounting students. First, the absence of the effect of accounting rule compliance on accounting fraud indicates that compliance with regulations does not always guarantee the avoidance of fraudulent acts. This is in line with research by Yani and Rusli (2022) which states that pressure to achieve performance targets can encourage individuals to manipulate even though they understand the importance of compliance with the rules.

The effect of unethical behavior on accounting fraud confirms the importance of ethics in the academic environment. This finding is in line with research by Firdausy and Sari (2022) which shows that individuals with unethical behavior are more likely to engage in fraudulent acts. Therefore, it is important for educational institutions to instill strong ethical values among students.

Individual morality is shown to be a key factor in preventing accounting fraud. Students with high morality tend to avoid fraudulent acts, which suggests that moral and ethical education should be an integral part of the accounting curriculum. Research by Dewi and Nurul (2020) also supports these findings, emphasizing that individual morality plays an important role in ethical decision making.

The role of internal control as a moderator shows that an effective control system can help reduce opportunities for accounting fraud. However, the inability of internal control to moderate individual morality indicates that internal factors such as pressure and opportunity must also be considered. Research by Tampubolon et al. (2020) emphasizes the importance of internal control in creating a transparent and accountable environment.

Overall, the results of this study make an important contribution to the understanding of accounting fraud and its influencing factors. This study also suggests the need for a more holistic approach in accounting education, which not only focuses on technical aspects, but also on the development of individual ethics and morality. Thus, it is expected that accounting students can become professionals who are not only technically competent, but also have high integrity in accounting practice.

CONCLUSION

Fundamental Finding : Fundamental Finding: This study highlights the importance of factors such as accounting compliance has no effect on accounting fraud, individual morality in influencing accounting fraud with internal control as a moderating variable. The main findings of this study indicate that although the observance of accounting rules does not significantly affect fraud, unethical behavior and individual morality have a significant effect. **Implication :** In addition, internal control can prove that it is able to moderate the relationship between rule observance and accounting fraud, but not on individual morality. This research implements that insights for educational institutions to strengthen ethics and morality education, as well as the importance of internal control systems in preventing fraud. **Limitation :** Although, this study has limitations such as the scope of the population which is limited to accounting students in one institution, so the

generalization of these findings needs to be done with caution. **Future Research** : Future research is hopeful by expanding the scope of the population and examining other possible factors that can affect accounting fraud, including organizational culture and external pressures. By taking a more holistic approach, this research can further provide more comprehensive recommendations to effectively prevent accounting fraud.

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