

## Perception of Accounting Students Regarding Compliance with Accounting Rules, Unethical Behavior, and Individual Morality Against Accounting Fraud with Internal Control as Moderation

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### ABSTRACT

**Objective:** This research aims to examine accounting students' perceptions of the influence of compliance with accounting rules, unethical behavior, and individual morality on accounting fraud with internal control as a moderator. **Method:** This study uses a quantitative approach. The population is active undergraduate (S-1) students in the accounting study program class of 2019, 2020 and 2021, Faculty of Business, Law and Social Sciences, Muhammadiyah University of Sidoarjo. Data analysis techniques were carried out using SmartPLS version 3.0. **Result:** The results of this research indicate that 1) Compliance with accounting rules has no effect on accounting fraud. 2) Unethical behavior influences accounting fraud. 3) Individual morality has a significant effect on accounting fraud. 4) Internal control moderates compliance with accounting rules against accounting fraud. 5) Internal control moderates unethical behavior towards accounting fraud. 6) Internal control cannot moderate individual morality towards accounting fraud. **Novelty:** As a dynamic that often occurs, accounting fraud is a problem that attracts world attention, and various issues related to accounting fraud have received a lot of attention, especially from researchers who are trying to reveal how and why accounting fraud can occur.

## INTRODUCTION

Fraud is fraud that is made and deliberately for personal gain or aims to harm others [1]. In the scope of accounting, the concept of fraud or fraud is a deviation from the accounting procedures that should be established in an entity, the deviation will have an impact on the financial statements [1]. Accounting fraud is an act of fraud that is characterized by the appearance of indications or signs to commit fraudulent or manipulative attempts to report financial statements, misuse of assets, and omission of documents that are done deliberately so as to cause losses to the country's economy [2]. This act of fraud tends to be committed by people who come from within the organization or agency. Of course, this action is carried out to gain benefits for the individual or group that can harm other parties. Overall, fraud in the accounting world can be interpreted as a form of fraud and concealment of a violation of a trust that has been given to the person, this is in line with the Fraud Diamond Theory, which explains the fraud theory which can be said that fraud is an act of deliberately hiding facts with deception from something done with the purpose of to harm other parties [3].

As a dynamic that often occurs, accounting fraud is a problem that attracts the world's attention. Deliberate actions and policies committed with the intent to commit fraudulent acts, such as asset manipulation, markup, misuse of assets, and corruption

which are crimes of accounting fraud [4]. Similarly, the fraud triangle theory explains the factors that are the elements of fraudulent acts, namely pressure, opportunities, and rationalization [5]. Where pressure will make a person to act cheating, opportunities will make a person have the opportunity to cheat, and the justification of actions taken to be able to meet his needs [6]. Accounting fraud can be committed by all types of levels ranging from superiors and subordinates, and regardless of position in the organization, in the sense that everyone can commit fraud [7]. It has become common about news about accounting fraud cases that are widely spread in the mass media, so that the public thinks that this accounting fraud is no longer a secret. Types of accounting fraud, such as corruption, often occur in developing countries where law enforcement is weak. The many issues related to accounting fraud have received a lot of attention, especially from researchers who want to know why and how accounting fraud occurs [8].

The phenomenon that leads to and raises the topic of accounting fraud is a case of corruption that occurs in universities involving the academic community, namely employees or structural officials in faculties and universities [3]. Alleged irregularities. Budget in the form of unreasonable expenditure was found at one of the well-known universities in the city of Pekanbaru as one of the cases of corruption in higher education [9]. The results of the audit of the annual financial report of the Ministry of Religion of the Republic of Indonesia in 2019 found that the financial management and administration of the 2019 budget was not good and there were findings of expenditure that was considered unreasonable of 42 billion [9]. According to the information gathered, some unreasonable expenses were allegedly used for the rector's personal affairs on campus [9]. The impact of this incident not only suffers state losses due to fraud in universities, but can also have a negative impact on the quality of education and access to education in the community [3]. The crowd of various problems about university management ranging from administrative problems to corruption caused by a lack of transparency in financial management which is an opportunity for certain parties to commit fraud and cause the emergence of various management problems in universities [3]. Thus, it is impossible to achieve good financial performance without the awareness and commitment embedded in the individual. Therefore, all parties must understand the importance of building a commitment to the consistent and comprehensive implementation of good management practices at all levels [3].

In the discussion of the phenomenon above, this shows that accounting fraud can occur anywhere. This research was conducted on students of the accounting study program at the University of Muhammadiyah Sidoarjo where the researcher added knowledge. With the aim of finding out how accounting students perceive accounting fraud. This research has implications for students who should be sensitive to this problem and also understand the problems that occur related to cheating. With students' understanding and sensitivity level about accounting fraud, of course, it can affect students' perception of fraud in accounting. From the above phenomenon, the emergence of an accounting fraud can be based on many factors such as compliance with accounting rules. Rules are made with the intention of causing order, it is impossible for rules to be

made without a good purpose. Compliance with accounting rules aims to provide guidelines for management in carrying out accounting activities properly and correctly so as to produce quality and quantitative financial reports for interested parties [10]. With the adherence to accounting rules in the company which will minimize acts of non-compliance with accounting regulations that cause acts of asset abuse and manipulation of the preparation of financial statements, where these actions are the cause of fraud [11]. Compliance with accounting rules is an obedient attitude that must be carried out by organizations to comply with all accounting rules in carrying out financial management, in order to create financial statements that are transparent and accountable so that they can produce reliable and accurate reports whose information is in the public interest [12]. Financial reporting is regulated based on the PSAK accounting standards issued by IAI. The information in financial statements is important for investors and managers, so it must be reliable [13]. With strict adherence to accounting rules, it is necessary to comply with it to ensure the accuracy of information and avoid unnatural activities that can harm the company or organization [13]. The results of the research carried out [13], [4], [14], stating that compliance with accounting rules has an effect on accounting fraud. Meanwhile, in the study [15], [7], it was stated that compliance with accounting rules had no effect on accounting fraud.

The second factor that can affect accounting fraud is unethical behavior. Unethical behavior is an act that is contrary to social values and norms in general, and is related to beneficial or harmful acts [16]. Unethical behavior shows behavior that is not in accordance with the provisions of general practice, where this unethical behavior is also related to accounting standards, if management behaves ethically then management has done its work in accordance with the applicable rules so that the tendency to commit fraud can decrease, and vice versa if management still behaves unethically, then the management still violates existing standards so that the tendency to cheat is not reduced [17]. Employee dissatisfaction and disappointment with the results obtained from the company for what they have done, as well as non-compliance with accounting regulations can also trigger unethical behavior. Lack of management oversight can provide opportunities for employees to commit unethical actions that can harm the company or the organization itself. Unethical behavior is also caused by non-compliance with accounting regulations [14]. According to [14], many things can trigger unethical behavior, one of which is acting for one's own interests that only aim to enrich oneself by cheating or breaking the rules. As a result, the company or organization will be more likely to commit fraud if unethical behavior is still present in the individual. Thus, the higher the level of unethical behavior, the higher the likelihood of accounting fraud in a company or organization. The results of the study [13], [14], [11], [18], stated that unethical behavior had an effect on accounting fraud. Meanwhile, in the study [19] and [17], it was argued that unethical behavior had a negative effect on accounting fraud.

The third factor that affects accounting fraud is individual morality. Individual morality is closely related to fraud, namely by looking at the high or low morality of the individual himself. A person who has a low level of moral reasoning when there is

increasing pressure of necessity and there is an opportunity or opportunity to do unethical things, namely fraud, and vice versa someone who has a high level of moral reasoning will be more concerned with the common good and minimizing fraud [20]. The ability of individuals to solve ethical dilemmas is influenced by their level of moral reasoning, if individuals are faced with a low moral level will behave differently when faced with ethical dilemmas compared to individuals with high levels of moral logic, so that the level of moral logic of a person is a good indicator to determine one's morality [21], individual morality is an individual's understanding that shows good and bad behavior individuals who can influence the individual's attitude. The existence of different moral levels will show how an individual reveals the problems that occur [21]. A CFE (Certified Fraud Examiner) study explained that individuals who have an honest nature and tend to avoid fraud are individuals who have a higher level of morality, high integrity, low pressure, or limited need and opportunity to commit accounting fraud [22]. Judging from the results of previous research according to [18], [23], [22], [24], it is stated that individual morality has an effect on accounting fraud. Meanwhile, in the study [25], it stated the opposite, that individual morality had no effect on accounting fraud.

From the explanation above, there are still many inconsistencies from previous research. The researcher suspected that there were other variables that could strengthen and weaken the relationship between compliance with accounting rules, unethical behavior, and individual morality towards accounting fraud, namely by adding internal control as a moderation variable as a renewal. Internal control aims at the efficiency and effectiveness of the company's operations, the reliability of financial statements, and compliance with applicable laws [19]. In controlling the risk of fraud, internal control is needed to supervise the occurrence of accounting fraud in the company [19]. This is because internal control functions to provide evaluation of all systems and procedures that are carried out and ensure that the established procedures have been implemented properly and correctly [17]. The ability of management to communicate and direct policies and guidelines to employees as well as the existence of firm actions in correcting fraud incidents can prevent fraud in the company [17]. The actions of a leader or an authority person are influenced by causal attributes, among others, consisting of a combination of internal and external forces [11]. An internal control system is a policy or procedure that is implemented to ensure that a company or organization can achieve its goals and minimize losses in the future [26]. An internal control system for an organization or company is very important for several reasons, including to protect against human weakness and reduce actions that violate the rules that are the cause the occurrence of fraud [26]. These policies and procedures will be useful to reduce the occurrence of accounting fraud due to the fact that the internal control system is still very weak.

This research is a development of the research researched by [13], which distinguishes this study from previous research is the addition of individual morality variables to the research. The purpose of this study is to find out the perception of accounting students regarding compliance with accounting rules, unethical behavior,

and individual morality towards accounting fraud with internal control as a moderator. The purpose of using internal control variables as moderation is to find out whether the internal control system applied to the accounting information system will be useful to prevent and maintain unwanted things. With an internal control system, can it be used to avoid errors that occur so that they can be corrected. And also to find out whether internal controls are able to moderate the relationship of independent variables in preventing accounting fraud so that this study focuses and reviews the influence of compliance with accounting rules, unethical behavior, and individual morality. This study used Partial Least Square (PLS) software while the previous research used Statistical Package of Social Science (SPSS) software with the aim of producing more accurate and varied data results. The object of this research is accounting students at the University of Muhammadiyah Sidoarjo while the previous research researched private companies in Central Java. It aims to find out from the perspective of students who should be sensitive to problems that occur in the surrounding environment that concern cheating. With the understanding and sensitivity of accounting students regarding accounting fraud, it is hoped that it can help avoid accounting fraud problems that can occur in the future.

### **Relationships Between Variables**

#### **The effect of compliance with accounting rules on accounting fraud**

The existence of accounting rules can avoid a deviant action that can harm the company or organization [14]. Compliance with accounting rules aims to provide guidelines for management in carrying out accounting activities properly and correctly so as to produce quality and quantitative financial reports for interested parties [10]. With strict adherence to accounting rules, it is necessary to comply with it to ensure the accuracy of information and avoid unnatural activities that can harm the company or organization [13]. In carrying out an action, the lowest moral level of a person is to view a personal interest as the main thing and this is the cause of deviant actions [11]. In the research conducted by [13], it was explained that compliance with accounting rules has an effect on accounting fraud, which means that the more compliant companies are in implementing accounting rules, the more accounting fraud will decrease. The research conducted [11] also states that compliance with accounting rules has an effect on accounting fraud, which means that the higher the regulations that apply to an agency or company, the lower the level of accounting fraud in PT. PLN (Persero). Based on this explanation, the following hypotheses can be made:

#### **H1 : Compliance with Accounting Rules has an effect on Accounting Fraud**

#### **The influence of unethical behavior on accounting fraud**

Accounting fraud driven by unethical behaviors such as falsifying financial statements for one's own benefit is an unethical act if it involves a material misrepresentation of facts that prove that dishonest acts make financial fraud more likely to occur [27]. The company or organization that. Having low ethical standards will have a high risk of accounting fraud that causes a person to behave unethically such as abuse of authority, power, position, and resources [28]. In the study [29], it was stated that

unethical behavior has an effect on accounting fraud in Sharia Commercial Banks in the city of Banda Aceh, which means that the more unethical the management behavior, the higher the rate of accounting fraud in an entity. This is supported by research [13], which states that unethical behavior has a significant effect on accounting fraud. From the above explanation, the following hypotheses can be made:

## **H2 : Unethical Behavior Affects Accounting Fraud**

### **The influence of individual morality on accounting fraud**

Individual morality is one of the factors that can affect the existence of accounting fraud, and bad morals from within the individual are assumed to encourage individuals to act unethically and fraudulently in accounting [30]. Individual morality is defined as an understanding of the good and bad morals that can affect the behavior of the individual, with the aim of paying more attention to the interests of the public than personal interests, and always trying to avoid deviant actions such as accounting fraud that will harm many people [31]. In the implementation of a person's performance in a Companies or organizations will certainly experience different problems, and also each individual has a different level of morality, this is able to show how the nature of the person in dealing with the problems that occur [21]. In the study [32], it was explained that the results of his research showed that individual morality affects the tendency of accounting fraud. This means that the higher the individual morality possessed by the individual, the lower the level of accounting fraud. And the research conducted [23], explained that individual morality has a significant effect on accounting fraud, meaning that the higher the level of individual morality, the lower the level of tendency to commit accounting fraud. Based on this explanation, the following hypotheses can be made:

## **H3 : Individual Morality Affects Accounting Fraud**

### **The effect of compliance with accounting rules on accounting fraud with internal control as a moderator**

It can be known that accounting fraud can be influenced by the existence or absence of opportunities to commit actions that deviate from accounting rules. Actions that are contrary to compliance with accounting rules will be a considerable opportunity to make accounting fraud more frequent in a company or organization [14]. These opportunities can be reduced with an effective internal control system and even close the opportunity for someone to commit accounting fraud. From one of the elements of the fraud triangle, the greatest opportunity to control fraud is in the element of opportunity, which can cause fraud is inadequate internal control, lack of supervision, and/or abuse of authority in an organization [31]. Based on the results of the study [33], it is concluded that the effectiveness of control. internal weakening the influence of compliance with accounting rules against accounting fraud. Based on the description above, the following hypothesis is made:

## **H4: Internal control moderates the effect of compliance with accounting rules on accounting fraud**

### **The influence of unethical behavior on accounting fraud with internal controls as a moderator**

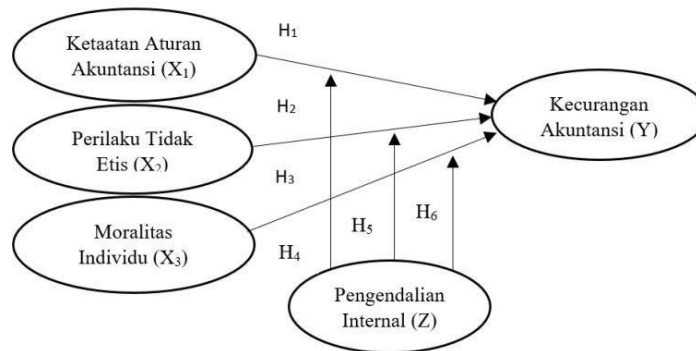
Unethical behavior arises due to individual dissatisfaction and disappointment with the results obtained from the company or organization, and the lack of internal control within the company which can open up opportunities for individuals to do things that can harm the company such as accounting fraud [34]. If unethical behavior in the environment of an entity is high, the tendency for fraud to occur is also higher, and vice versa [34]. Lack of management oversight can provide opportunities for employees to commit unethical actions that can harm the company or the organization itself [14]. Unethical behavior is also caused by non-compliance with accounting regulations [14]. With effective internal control, it is possible to eliminate the possibility of unethical behavior. In the study [13], it was stated that internal controls significantly reinforce unethical behavior towards accounting fraud. By increasing the effectiveness of internal controls, unethical behavior in the company decreases and encourages accounting fraud to decrease. Based on the description above, the following hypothesis is made:

#### **H5 : Internal controls moderate the influence of unethical behavior on accounting fraud**

### **The influence of individual morality on accounting fraud with internal control as a moderator**

The prevention of accounting fraud is very closely related to morality. The weak internal control system and having bad individual morality opens a gap to commit fraudulent acts, the encouragement of good individual morality in a person will have a positive impact on the internal control system [10]. Internal control is a control system that will supervise how the system is used both in public and private agencies or organizations, thus a high and good control and monitoring system will create a quality system and reduce the occurrence of accounting fraud [10]. It is possible that people who are influential enough in an organization can commit improper actions, namely accounting fraud because they have an (opportunity), this is a trait that originates in individuals who commit fraud who take advantage of the opportunity to commit fraud [35]. The study stated that individual morality strengthens internal control over accounting fraud. This is because the high morality that exists in each individual will strengthen the internal control system and reduce the likelihood of accounting fraud [10], [36].

#### **H6: Internal control moderates the influence of individual morality on accounting fraud**



**Figure 1.** Research conceptual framework.

## RESEARCH METHOD

### Types of Research

This study uses a type of quantitative data, and the source of this research data is taken from primary data by obtaining data directly from the respondents who are the object of the research.

### Population and Sample

The population in this study is active Strata One (S-1) students in the accounting study program of the 2019, 2020, and 2021 batches of the Faculty of Business, Law, and Social Sciences, University of Muhammadiyah Sidoarjo. It consists of the class of 2019 totaling 240 students, the class of 2020 totaling 172, and the class of 2021 totaling 120. A total of 532 students were present. The sample in this study is students who have taken courses in Behavioral Accounting and Business and Professional Ethics whose courses are related to fraud problems. Sampling in this study is using the *Slovin* formula. The *Slovin* formula is used to determine the sample size [21], the formula is as follows:

$$n = \frac{N}{(d^2) + 1}$$

$$n = \frac{532}{532(0,1^2) + 1} = 84$$

Information:

$n$  = Number of samples

$N$  = Number of population

$d$  = A level of accuracy/ error that does not device, 10%

Sample 84 is the minimum number of samples that must be achieved in this study. Sampling was carried out by determining a precision value ( $d$ ) set to 10% (population in numbers less than 1000) [21]. The number of strata members of the strata is calculated using the formula:

$$ni = \frac{Ni (n)}{N}$$

Information:

$ni$  = Number of sample members according to statrum

$n$  = Number of sample members in total



$N_i$  = Number of population members according to stratum

$N$  = Total number of members Proporsi

The samples for each batch are as follows:

$$\begin{aligned} 2019 &= \frac{247}{532} (84) = 37,894 = 38 \text{ People} \\ 2020 &= \frac{172}{532} (84) = 27,157 = 27 \text{ People} \\ 2021 &= \frac{120}{532} (84) = 18,947 = 19 \text{ People} \end{aligned}$$

The number of samples obtained amounted to 84 people and the criteria for this study were students of the class of 2019, 2020 and 2021 who studied at the University of Muhammadiyah Sidoarjo.

### Variable Indicators

**Table 1.** Summary of variable indicators.

No.	Variable Name	Indicator	Source
1.	Rule Obedience Accountancy (X1)	<ol style="list-style-type: none"> <li>1. Disclosure requirements</li> <li>2. Presenting information that is useful to the interests of the public</li> <li>3. Objective</li> <li>4. Meet the precautionary requirements</li> <li>5. Meet the concept of coexistence serving</li> </ol>	[11]
2.	Unethical Behavior (X2)	<ol style="list-style-type: none"> <li>1. Behavior that abuses position</li> <li>2. Abusive behavior</li> <li>3. Behavior that abuses organizational resources</li> <li>4. Behavior that does nothing</li> </ol>	[13]
3.	Individual Morality (X3)	<ol style="list-style-type: none"> <li>1. Freedom</li> <li>2. Justice</li> <li>3. Conscience</li> <li>4. Compliance with social norms</li> </ol>	[10]
4.	Accounting Fraud (Y)	<ol style="list-style-type: none"> <li>1. Corruption</li> <li>2. Asset misappropriation</li> <li>3. Financial statement fraud</li> </ol>	[37]
5.	Internal control (Z)	<ol style="list-style-type: none"> <li>1. Control environment</li> <li>2. Risk assessment</li> <li>3. Control activities</li> <li>4. Information and communication</li> </ol>	[17]

### Data Collection Techniques

The data collection technique uses a survey method by distributing questionnaires to respondents online. Respondents' answers were assessed using a *Likert scale*, which is a quantitative scale described in detail. Next, respondents were asked to determine the magnitude of the score on the available questions of a phenomenon based on their own opinions and thoughts. The scoring format in the *Likert Scale* is:

**Table 2.** Choice of answers and questionnaire scoring.

Information	Score
Strongly agree (SA)	5
Agree (A)	4
Neutral (N)	3
Disagree (DA)	2
Strongly Disagree (SD)	1

## Data Analysis Techniques

The data processing in this study uses SmartPLS version 3.0. In addition, this PLS is able to process data in multiple directions simultaneously easily and simply.

### A. Model measurements (OuterModel)

#### Validity Test

This validity test was carried out to determine the ability of research instruments to measure what should be measured. In testing validity, discriminant and convergent analysis can be used. In this study, convergent validity was used by looking at the *loading factor* value  $> 0.07$  and if the *loading factor* value  $< 0.07$ , the indicator can be eliminated to obtain a suitable model.

#### Reliability Test

Reliability tests can be done by two methods, namely *Cronbach Alpha* and *Composite Reliability*. If the respondent's answers to the questions are consistent, then the data can be said to be reliable. Reliable data can be seen from the Cronbach Alpha value is more and the Composite Reliability must be more than 0.7. Then using discriminant validity is by seeing that the intended construct value must be greater than the loading value of other constructs.

### B. Stucture model (Inner Model) Determinant Coefficients (R2)

Measuring the change of a dependent variable to an independent variable can be seen as the R-square value. The magnitude of the path coefficient ( $\beta$ ) indicates the level of presentation of the influence of independent variables, moderation variables on dependent variables. The structure of this model is done by bootstrapping.

#### Path coefficients ( $\beta$ )

To determine the relationship between two variables, it is done by looking at the coefficient of the  $\beta$  path, if  $\beta > 0.1$  indicates that there is a positive and strong relationship between the two variables. If  $\beta < 0.05$  indicates that there is a significant relationship. In this test, a bootstrapping procedure is used by assessing the parameter coefficient and significant values.

### C. Hypothesis Testing

In this study, a comparison between the path coefficient results and the T table was used to test the hypothesis. If T calculates  $> T$  table at a degree of freedom of 1%, then the hypothesis can be said to be very significant. If T calculates  $> T$  table in a 5% degree of freedom, then the hypothesis is said to be significant, T calculates  $> T$  of the table in a 10% degree of freedom, then it is said to be weak and if T calculates  $< T$  table in a 10% degree of freedom, then the hypothesis is said to be insignificant.

## RESULTS AND DISCUSSION

### Result

#### Descriptive Analysis

Samples from this study were obtained from 84 Accounting Students of the University of Muhammadiyah Sidoarjo who filled out an online questionnaire through google form. All the data produced can be processed, so there are 84 questionnaires (100%).

#### Characteristics of Respondents Based on Gender and Year of Age

Table 3. Gender.

No	Gender	Number	Percentage
1	Male	4	5%
2	Female	80	95%
	<b>Total</b>	<b>84</b>	<b>100%</b>

Table 4. Year of enrollment.

No	Enrollment Year	Number	Percentage
1	2019	64	76%
2	2020	7	8%
3	2021	13	16%
	<b>Total</b>	<b>84</b>	<b>100%</b>

From the data in table 1, the results show that most of the respondents are women, there are 80 respondents and for men there are 4 respondents. From the data in table 2, the most respondents were class of 2019 as many as 64 respondents (76%), class of 2021 as many as 13 respondents (16%), and class of 2020 as many as 7 respondents (8%).

#### Data Analysis Test Result

##### Model structural test

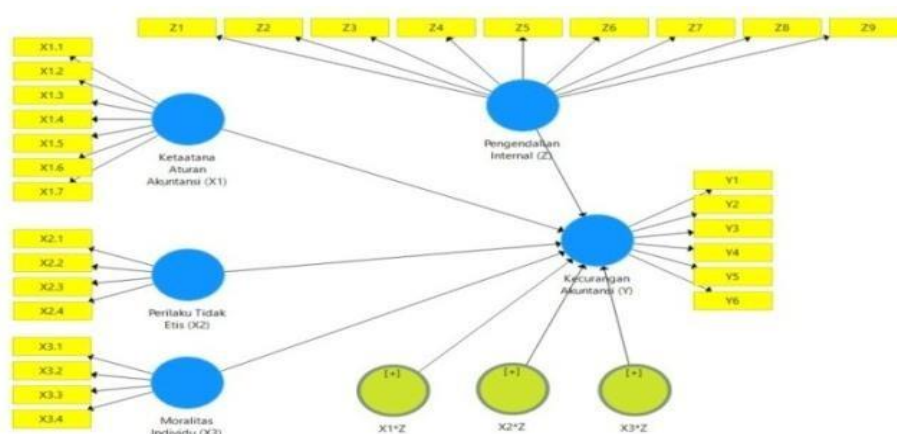


Figure 2. Outer model value.

In the test drawing of the structural model above, it is explained that it is made according to the number of indicators of each variable and the relationship of each variable.

## Model measurement test (Outer Model)

### Validity Test

**Table 5.** Initial outer loadings.

Variable	Item	Outer Loading
KAA (X1)	X1.1	0.353
	X1.2	0.333
	X1.3	0.307
	X1.4	0.241
	X1.5	0.586
	X1.6	0.633
	X1.7	0.786
PTE (X2)	X2.1	0.825
	X2.2	0.765
	X2.3	0.791
	X2.4	0.692
MI (X3)	X3.1	0.450
	X3.2	0.753
	X3.3	0.800
	X3.4	0.837
KA (Y)	Y1	0.820
	Y2	0.879
	Y3	0.902
	Y4	0.796
	Y5	0.821
	Y6	0.888
PI (Z)	Z1	0.817
	Z2	0.840
	Z3	0.855
	Z4	0.800
	Z5	0.872
	Z6	0.841
	Z7	0.797
	Z8	0.883
	Z9	0.795
Moderation	(X1)*(Z)	1.320
	(X2)*(Z)	1.497
	(X3)*(Z)	1.401

Source: Output from SmartPLS version 0.3

**Table 6.** Outer loadings after item removal.

Variable	Item	Outer Loading
KAA (X1)	X1.7	1.000
PTE (X2)	X2.1	0.834
	X2.2	0.813
	X2.3	0.806
MI (X3)	X3.2	0.727
	X3.3	0.827
	X3.4	0.855
KA (Y)	Y1	0.822
	Y2	0.879
	Y3	0.903
	Y4	0.794
	Y5	0.821
	Y6	0.888
PI (Z)	Z1	0.817
	Z2	0.840
	Z3	0.855
	Z4	0.800
	Z5	0.872
	Z6	0.841
	Z7	0.797
	Z8	0.883
	Z9	0.795
Moderation	(X1)*(Z)	1.286
	(X2)*(Z)	1.502
	(X3)*(Z)	1.351

Source: Output from SmartPLS version 0.3

From the results of the data above, it shows that not all loading factor values  $> 0.7$ , there are some that must be eliminated because it is less than  $> 0.7$ , namely in the variable of compliance with accounting rules, the indicator X1.1 shows 0.353, X1.2 shows 0.333, X1.3 shows 0.307, X1.4 shows 0.241, X1.5 shows 0.586, X1.6 shows 0.633. Then on unethical behavior on the X2.4 indicator shows 0.692. And on individual morality on the X3.1 indicator shows 0.450. After being eliminated and the outer loading has  $> 0.7$  all, the indicators in this study already have a fairly good convergent validity value.

### Reliability Test

**Table 7.** Cronbach alpha and composite reliability.

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
(Y)	0.924	0.929	0.941	0.726
(X1)	1.000	1.000	1.000	1.000

(X3)	0.728	0.747	0.846	0.648
(Z)	0.945	0.947	0.954	0.695
(X2)	0.756	0.765	0.858	0.669
X1*Z	1.000	1.000	1.000	1.000
X2*Z	1.000	1.000	1.000	1.000
X3*Z	1.000	1.000	1.000	1.000

Source: SmartPLS Output version 3.0 Algorithm

The data can be said to be reliable if the respondents' answers to the questionnaire are consistent. The results in the above data show that the Cronbach Alpha and Composite Reliability values are more than 0.7 which indicates that the data results are reliable. The AVE value results on variables X1, X2, X3, Y, and Z show more than 0.5. These results show that the data meets the criteria and is valid.

**Table 8.** Cross loading value.

Variable	(Y)	(X1)	(X3)	(Z)	(X2)	(X1)*(Z)	(X3)*(Z)	(X2)*(Z)
(X1)*(Z)	-0.070	-0.376	-0.178	-0.097	-0.369	1.000	0.378	0.883
(X3)*(Z)	-0.282	-0.153	-0.369	-0.429	-0.097	0.378	1.000	0.371
(X2)*(Z)	-0.102	-0.351	-0.108	-0.053	-0.308	0.883	0.371	1.000
X1.7	0.512	1.000	0.424	0.480	-0.622	-0.376	-0.153	-0.351
X2.1	0.438	0.586	0.490	0.442	0.834	-0.365	-0.068	-0.265
X2.2	0.346	0.431	0.367	0.298	0.813	-0.315	-0.076	-0.201
X2.3	0.493	0.495	0.369	0.353	0.806	-0.236	-0.091	-0.276
X3.2	0.479	0.350	0.727	0.449	0.523	-0.257	-0.109	-0.135
X3.3	0.604	0.384	0.827	0.621	0.398	-0.172	-0.294	-0.112
X3.4	0.651	0.300	0.855	0.774	0.328	-0.035	-0.501	-0.029
Y1	0.822	0.434	0.630	0.662	0.396	-0.031	-0.292	-0.064
Y2	0.879	0.480	0.623	0.675	0.451	-0.148	-0.302	-0.168
Y3	0.903	0.434	0.660	0.719	0.421	0.022	-0.328	-0.017
Y4	0.794	0.364	0.593	0.553	0.524	-0.147	-0.171	-0.168
Y5	0.821	0.347	0.507	0.614	0.406	0.057	-0.097	-0.001
Y6	0.888	0.534	0.677	0.719	0.520	-0.103	-0.227	-0.102
Z1	0.562	0.316	0.577	0.817	0.268	-0.070	-0.420	-0.070
Z2	0.628	0.306	0.626	0.840	0.295	0.001	-0.436	0.023
Z3	0.577	0.366	0.654	0.855	0.312	-0.113	-0.490	-0.033
Z4	0.604	0.267	0.611	0.800	0.315	-0.051	-0.368	-0.019
Z5	0.686	0.539	0.679	0.872	0.483	-0.081	-0.353	-0.049
Z6	0.744	0.465	0.685	0.841	0.491	-0.156	-0.294	-0.120
Z7	0.662	0.428	0.665	0.797	0.433	-0.108	-0.321	-0.051
Z8	0.649	0.392	0.650	0.883	0.314	-0.020	-0.237	0.011
Z9	0.663	0.473	0.678	0.795	0.421	-0.123	-0.337	-0.076

Source : SmartPLS Output Version 3.0 Algorithm

The data in table 8 on the results of cross loading each contract correlation with other indicators is greater than the correlation value with other contractors. Thus, this model has met the requirements for discriminant validity.

**Table 9.** Root value of AVE criteria fornell-larker.

Variable	(Y)	(X1)	(X3)	(Z)	(X2)	(X1) x(Z)	(X3) x(Z)	(X2) x(Z)
(Y)	0.852							
(X1)	0.512	1.000						
(X3)	0.725	0.424	0.805					
(Z)	0.775	0.480	0.779	0.834				
(X2)	0.531	0.622	0.502	0.451	0.818			
(X1)*(Z)	-0.070	-0.376	0.178	-0.097	-0.369	1.000		
(X3)*(Z)	-0.282	-0.153	-0.396	-0.429	-0.097	0.378	1.000	
(X2)*(Z)	-0.102	-0.351	-0.108	-0.053	-0.308	0.883	0.371	1.000

Source : SmartPLS Output Version 3.0 Algorithm

Then use discriminant validity Measured by looking at the intended construct value must be greater than the loading value of other constructs.

### Model Structure Testing (Inner Model)

### Variant Analysis (R<sup>2</sup>) or Determinant Test

**Table 10.** R-square value.

Variable	R-square	Adjusted R-square
Accounting Fraud (Y)	0.704	0.676

Based on the R-square value in the table above, it shows that the variables of Compliance with Accounting Rules, Unethical Behavior, and Individual Morality can affect the variable of Accounting Fraud by 67.6% and the remaining 32.4% are explained by other variables outside the research.

### Hypothesis Testing

**Table 11.** Hyphotesis test.

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
(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

Source : SmartPLS Output version 3.0 Bootstrapping

The results of the hypothesis test are as follows:

### Hipotesis 1 :

(X1) -> (Y) = T-statistic 1.038 (insignificant), P-values 0.150 (insignificant), Sample value 0.111 (positive). This means that X1 does not have a significant effect on Y with a positive relationship direction, so H1 is rejected.

### **Hipotesis 2 :**

$(X_2) \rightarrow (Y) = T\text{-statistic } 1.674$  (insignificant),  $P\text{-values } 0.047$  (significant), Sample value  $0.163$  (positive). This means that  $X_1$  has an effect but is not significant on  $Y$  with a positive relationship direction, so  $H_2$  is accepted.

### **Hipotesis 3 :**

$(X_3) \rightarrow (Y) = T\text{-statistic } 2.213$  (significant),  $P\text{-values } 0.014$  (significant), Sample value  $0.287$  (positive). This means that  $X_1$  has a significant influence on  $Y$  with a positive relationship direction, so  $H_3$  is accepted.

### **Hipotesis 4 :**

$(Z) \times (X_1) \rightarrow (Y) = T\text{-statistic } 2.822$  (significant),  $P\text{-values } 0.002$  (significant), Sample value  $0.315$  (positive). This means that  $Z$  is able to moderate and exert a significant influence of  $X_1$  on  $Y$  with the direction of a positive relationship, so  $H_4$  is accepted.

### **Hipotesis 5 :**

$(Z) \times (X_2) \rightarrow (Y) = T\text{-statistic } 1.940$  (insignificant),  $P\text{-values } 0.026$  (significant), sample value  $-0.241$  (negative). This means that  $Z$  is able to moderate and does not have a significant influence of  $X_2$  on  $Y$  in the direction of a negative relationship, then  $H_5$  is accepted.

### **Hipotesis 6 :**

$(Z) \times (X_3) \rightarrow (Y) = T\text{-statistic } 0.277$  (insignificant),  $P\text{-values } 0.391$  (insignificant), Sample value  $0.019$  (positive). This means that  $Z$  is unable to moderate and does not have a significant influence of  $X_3$  on  $Y$  with a positive relationship direction, so  $H_6$  is rejected.

## ***Discussion***

### **The effect of compliance with accounting rules on accounting fraud**

Based on the data processing described, it is explained that compliance with accounting rules has no effect on accounting fraud. The ineffectual variable of compliance with accounting rules in this study can be caused by other factors, such as if compliance with accounting rules is getting higher, it may not necessarily reduce the actions that cause accounting fraud. Because there are also other factors such as pressure factors in a company or agency to present good financial statements and in accordance with accounting regulations, which encourages to carry out manipulation and falsification of documents so that the financial statements produced look good and can describe the financial condition in an agency in accordance with its objectives [38]. In carrying out an action, the lowest moral level of a person is to view and attach importance to a personal interest as the main thing and this is the cause of deviant actions such as accounting fraud [11]. The results of this study are in line with research conducted by [15], [7], stating that accounting compliance has no effect on accounting fraud. And it is not in line with the research conducted by [13], [4], [14], stating that compliance with accounting rules has an effect on accounting fraud.

### **The influence of unethical behavior on accounting fraud**

Based on the results of data processing described from this study, it is explained that unethical behavior affects accounting fraud. The effect of unethical behavior on



accounting fraud can come from employee dissatisfaction and disappointment with the results obtained in the company for what they have done, as well as non-compliance with accounting regulations can also trigger unethical behavior. Companies or agencies that have low ethical standards will have a high risk of accounting fraud that causes a person to behave unethically such as abuse of authority, power, position, and resources [28]. This is caused by unethical behavior that can be triggered by many things, and one of them is a person who behaves unethically for his own sake with the sole purpose of enriching himself by committing cheating [39]. This means that the more unethical the management behavior, the higher the rate of accounting fraud in an entity. The results of this study are in line with [13], [14], [11], [18], stating that unethical behavior has an effect on accounting fraud. And it is not in line with research [40] which states that unethical behavior has no effect on accounting fraud.

#### **The influence of individual morality on accounting fraud**

Based on the results of data processing described from this study, it is explained that individual morality has an effect on accounting fraud. This states that with the increase in individual morality, the individual will pay more attention to the interests of many people than the interests of his own personal or organization, thus trying to avoid accounting fraud acts that will harm many people. With different levels of individual morality, it will show how an individual's disclosure of the problems that occur that a person will face when experiencing various problems [21]. This means that the higher the individual morality possessed, the lower the rate of accounting fraud. The results of this study are in line with research conducted [18], [23], [22], [24], stating that individual morality has an effect on accounting fraud. Meanwhile, in the study [25], [41] states otherwise, that individual morality has no effect on accounting fraud.

#### **The effect of compliance with accounting rules on accounting fraud with internal control as a moderator**

Based on the results of data processing described in this study, it is explained that internal control moderates compliance with accounting rules against accounting fraud. Based on the results of the test, it was explained that the internal control variable moderated compliance with accounting rules against accounting fraud. Deviant actions that are contrary to compliance with accounting rules become a great opportunity to commit accounting fraud more frequently [10]. With the increasing effectiveness of internal control in the company, compliance with accounting rules is also increasing, which causes a decrease or even closes the opportunity for accounting fraud in the company [13]. The results of this study are in line with the research conducted by [13] which states that internal control is able to moderate compliance with accounting procedures against accounting fraud. Meanwhile, the research conducted by [33] is not in line with this study, which found that internal control is not able to moderate compliance with accounting rules against accounting fraud.

### **The influence of unethical behavior on accounting fraud with internal controls as a moderator**

Based on the results of data processing described in this study, it is explained that internal control moderates unethical behavior towards accounting fraud. Based on the results of the test, it was explained that the internal control variable moderated unethical behavior towards accounting fraud. Internal control is very necessary in carrying out the process of an internal control system in a company that makes compliance with applicable regulations and can carry out effective and efficient operations to prevent or minimize accounting fraud [42]. Lack of management oversight can provide opportunities for employees to commit unethical actions that can harm the company or the organization itself. Unethical behavior is also caused by non-compliance with accounting regulations [14]. Effective internal control will eliminate the possibility of unethical behavior in the company that makes accounting fraud in the company decrease. The results of this study are in line with research conducted by [13], [42] which states that internal controls are able to moderate unethical behavior towards accounting fraud.

### **The influence of individual morality on accounting fraud with internal control as a moderator**

Based on the results of the test in this study, it is explained that internal control cannot moderate individual morality towards accounting fraud. Based on the results of the test, it is explained that the internal control variable cannot moderate individual morality against accounting fraud. Internal control cannot moderate individual morality which may be caused by internal factors that cause a person to commit fraud, the factor is the poor internal control system in the company. Accounting fraud occurs not only due to the high or low morale of an individual, but also the factor of whether or not there are internal control elements in the company that make fraud occur. With the existence of different levels of individual morality and the encouragement of other factors, namely pressure and opportunity, will also be the cause of how good and bad an individual's disclosure of the problems that occur. In terms of the perception of accounting students in this study, there is a difference in the tendency of individuals to commit accounting fraud between individuals who have a high and low moral level and whether or not there is an element of internal control in it as a reference for the good and bad of the internal control system in the company [43]. With individuals with high or low moral levels who are in the condition that there is no element of internal control, there will tend to be acts of accounting fraud in the company, and also vice versa with the existence of elements of internal control in the company will prevent someone from committing acts of accounting fraud in the company [43]. The results of this study are in line with research conducted by [44], [35], and which states that internal controls are not able to moderate individual morality towards accounting fraud. Meanwhile, the research conducted by [10], [45], [36] is not in line with this study, whose results explain that internal controls moderate an individual's morality towards accounting fraud.

## CONCLUSION

**Fundamental Finding :** The study reveals that compliance with accounting rules does not significantly influence accounting fraud, indicating that other factors – such as institutional pressures – may encourage document manipulation to produce favorable financial statements. In contrast, unethical behavior and individual morality have significant effects, where higher unethical behavior increases fraud, and stronger morality reduces it. Internal control is found to moderate the relationship between both compliance and unethical behavior with accounting fraud, but not the relationship between individual morality and accounting fraud. **Implication :** These findings highlight the importance of strengthening internal control systems and fostering ethical behavior within organizations as key strategies to mitigate fraud. **Limitation :** The research was conducted solely at Universitas Muhammadiyah Sidoarjo and used only questionnaire-based surveys, which may limit the depth and generalizability of the results. **Future Research :** Further studies are encouraged to expand respondent coverage across multiple institutions, explore additional influencing variables, and employ complementary methods such as interviews to gain richer insights into the dynamics of accounting fraud.

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