

**The Effect of Information Asymmetry and Individual Morality on Accounting Fraud
Moderated by Accounting Rule Compliance**

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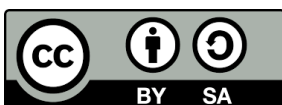
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Abstract

Purpose – This study aims to test, analyze, and provide empirical evidence regarding the effect of information asymmetry and individual morality on accounting fraud, with accounting rule compliance as a moderating variable, on high school teachers majoring in accounting in Bekasi regency.

Design/methodology/approach – This research uses quantitative methodology with correlational approach. A total of 30 questionnaires, each containing 33 statements, were distributed to teachers teaching accounting subject areas, and all 30 responses were received. Data analysis was conducted using PLS-SEM version 3.0 to obtain the research results.

Findings – The findings indicate that information asymmetry has a positive and significant effect on accounting fraud, while individual morality has a negative and insignificant effect on accounting fraud. Accounting rule compliance does not significantly moderate the relationship between information asymmetry and accounting fraud, nor does it significantly moderate the relationship between individual morality and accounting fraud.

Research limitations/implications – This study is limited by the relatively small sample size of 30 respondents. Which may have an impact on the generalizability of the findings. Future research can expand the sample or explore additional variables to better understand the factors that influence accounting fraud in various contexts.

INTRODUCTION

Accounting fraud is one of the main threats that an entity must face (Rizqia & Widajantie, 2022). In general accounting fraud is closely related to corruption, common acts committed by perpetrators of criminal acts of corruption include bribery, falsifying records, false statements and deleting documents that can harm a country's economy. Fraud trends can also be called

corrupt trends because they contain several misleading elements, violation of rules or abuse of trust, omission of material facts (C.K.R. Dewi, 2012), case of Kimia pharma company is one of largest pharmaceutical companies in Indonesia based on an investigation out by the capital market supervisory agency an unintentional error was found in the financial statements which resulted in excessive income of Rp. 32,6 trillion which is 2,3% of the net profit Kimia pharma company. On the other hand, the capital markets supervisory body explained that in the same year the Indo pharma company case occurred because of statutory regulations in capital market sector especially relating to the presentation of financial reports carried out by the Indo pharma company so from this case this can refer to intense competition between companies so that companies compete with each other to achieve good company performance in the eyes of inventors and external parties, this incident shows how important it is to disclose information so that information asymmetry between inventors can be avoided.

There are several factors that cause accounting fraud including information asymmetry, individual morality, and accounting rule compliance. Information asymmetry is situation where managers have more complete information when compared to parties outside the company, information asymmetry can also be defined as a condition where there is a difference in the acquisition of information between inventors and management as the information provider, according to (Chandra & Ikhsan, 2015) is information asymmetry occurs, company management will present financial reports that are useful for the sake of motivation to obtain high compensation, maintain their position. Viewed from an agency perspective this information asymmetry motivates subordinates to provide misleading information about capabilities so information asymmetry effect on accounting fraud.

One aspect that can contribute to fraud tendencies is individual morality (Rustiyaningsih, 2023) if a person's moral level is high there is greater possibility of implementing something that is right and avoiding something that is wrong (Prawira et al., 2014), according to (Hartati et al., 2020) individuals who have high morality will tend to stay away from acts of accounting fraud, and conversely, individuals with less morality will be more likely to commit acts of fraud, apart from morality and information asymmetry one aspect that has an influence on fraud is accounting rule compliance (Yudawati, 2022). Government accounting standards regulation number 71 of the year 2010 defines accounting rule compliance as a process by which institutions ensure that financial controls and reports are accurate, effective and reliable to foster an environment of accountability and transparency.

Based on the background described above the aim of this research is to determine and analyze the influence of information asymmetry and individual morality on accounting fraud moderated by accounting rule compliance, this research is expected to provide information regarding accounting fraud and provide benefits and can be used as a reference for future researchers and useful in decision making, cheating is a very detrimental action for many parties, therefore research are interested in examining the influence of information asymmetry, individual morality, accounting rule compliance on accounting fraud.

LITERATUR REVIEW

Information asymmetry

According to (Saftarini et al., 2015) information inconsistency provides a situation where information is not aligned between those who have or provide the information and those who

need the information, the existence of information asymmetry within the entity parties to benefit from information asymmetry for profit making and can harm external parties to the entity.

Individual morality

Individual morality is closely related to fraud, which is seen from the low or high level of individual morality alone, people who have a low level of moral reasoning when under pressure of need is getting higher and there is a chance or opportunity to commit fraud. The opposite person those who have high level moral reasoning will prioritize the people around them and minimize fraud. The findings of (Eliza, 2015) and (Yando et al., 2020) argue that it is morality individuals have a negative impact on accounting fraud, increasing individual morals means a person is more concerned with the general than himself.

Accounting fraud

According to (Indriyani, 2019), fraud is a fraudulent attempt carried out deliberately to take the rights of another person or another party and even try to take another party's assets. The relationship between fraud and the context of the audit of financial statements is that such fraud can be defined as an event on deliberate misrepresentation of financial reports. The association of certified fraud examiners (ACFE) classifies fraud into 3 groups based on its actions, namely (1) misappropriation of assets, (2) fraudulent statements, (3) corruption.

Accounting rule compliance

(Gustina, 2018) accounting standards include conventions, regulations and procedures that have been prepared and approved by an official institution (standard forming body) at a certain time, this standard is about how to record economic resources, liabilities, capital, income, costs, and report them in the form of financial reports. There are two needs that are interested in the results of financial reports, namely external parties and leadership as financial managers and the presentation of financial reports from external parties, users of financial reports consist of: inventors, creditors, suppliers, society, government, customers. They have different information needs that must be met, theoretically, accounting compliance is also an obligation that must be implemented by each organization. In order to produce quality reports, the presentation of financial reports must be in accordance with accounting principles.

Hypotheses development

Information asymmetry is a situation where there is an imbalance of information obtained by the principal and agent. This condition opens up opportunities for employees to commit fraud by presenting financial information that is not in accordance with actual conditions, the goal is solely to get a good assessment of the performance that has been carried out by manipulating financial information (Permatasari et al., 2018). Subordinates have more information their production capabilities than superiors from an agency perspective, this information asymmetry motivates subordinates to provide misleading information about their production capabilities, so information asymmetry has positive effect on accounting fraud. Research conducted by (Pradnyani et al., 2014) explain that information asymmetry as conditions under which managers have a certain amount of information more than outsiders.

Drawing from prior research and the explanation of how information asymmetry affects accounting fraud, the researcher formulates the following hypothesis

H₁: Information asymmetry has a positive effect on accounting fraud

A person's moral quality will influence his actions, people with low morals will of course tend to commit fraud if given responsibility, because people with low morals will see things only in terms of benefits for themselves. Individual with low moral tend to commit fraud, the results of several studies presented in (Oky Astuti et al., 2024) show that individual morality will influence a person's tendency to carry out accounting. According to (Aranta, 2013) morality is the implementation of commitments while still paying attention to the law, overall morality is a guarantee in following what is in the human heart and considering heart and considering it as a form of commitment. Based on previous research and explanation of the influence of individual morality on accounting fraud, the researcher formulates the following hypothesis:

H₂: Individual morality has a negative effect on accounting fraud

Apart from information asymmetry, accounting rule compliance with the guidelines used in preparing financial reports, accounting rule compliance is also a factor influence the tendency of accounting fraud (Bartenputra, 2016). Meanwhile, according to (Rahmawati & Soetikno, 2012), rules are actions or deeds that must be carried out. If financial reports are not prepared based on applicable accounting standards, this will provide an opportunity for a tendency for accounting fraud to occur which will be detrimental to users of financial reports, meaning that the higher the company's accounting rule compliance the lower the tendency for accounting fraud. Based on previous research and explanations regarding the influence of accounting rule compliance regulations which moderates information asymmetry on accounting fraud, the researcher formulates the following hypothesis:

H₃: Accounting rule compliance weakens information asymmetry on accounting Fraud

Instilling morality in each individual is very important in preventing incidents from occurring (Muliawati & Karyada, 2021), if accounting rules are followed well then even if someone has low morality the negative influence of low morality can be minimized, this happens because of stricter supervision, clearer control procedures, and stricter enforcement of sanctions (Cipta Dewi et al., 2023). Based on previous research and explanations regarding the influence of accounting rule compliance regulations which moderates individual morality on accounting fraud, the researcher formulates the following hypothesis:

H₄: Accounting rule compliance weakens individual morality on accounting fraud

RESEARCH METHOD

The paradigm used in this research is positivism as a method that is systematically structured using logic in searching for assumptions about the effects it has on humans, because usually they only observe the visible surface without understanding it again in a deeper way (Faisal & Sudibyo, 2020). The data source used in this research uses primary data, primary data was obtained from the results of distributing questionnaires to respondents (Puteri et al., 2019), this research method uses a quantitative method which has a significant relationship between

the variables studied, to obtain conclusions that explain the descriptions which are generally studied in the form of values or scores for the answer given to respondents to the statements in the questionnaire (Irfan Alfiansyah & Arif Afriady, 2022). The sampling design in this research is non-probability sampling, for the research background, the research did not have any intervention in the research (Non contrived setting). For the implementation time, it uses one unit (cross-section) using data analysis, namely hypothesis testing the research subject is employee contribution in preventing fraud and the research object is information asymmetry, individual morality, accounting fraud on the dependent variable, accounting rule compliance.

Table 1. Research Objects

No	Type	Variable	Dimensions	Source
1	Independent Variable	Information Asymmetry	<ul style="list-style-type: none"> • Influence of external factors • Achievement • Potential performance • Input – output • Technical work 	(Putri & Suartana, 2022)
2	Independent Variable	Individual Morality	<ul style="list-style-type: none"> • Reasoning based on law • Fulfill obligations • Reward based reasoning • Behave ethically 	(Kuswahyudi et al., 2022)
3	Dependent Variable	Accounting Fraud	<ul style="list-style-type: none"> • Misappropriate assets • Propensity to materially misstate the financial statements • Corruption 	(Fernandhytia & Muslichah, 2020)
4	Moderating Variable	Accounting Rule Compliance	<ul style="list-style-type: none"> • Disclosure requirements • Presenting information that is useful for the public interest • Objectivity • Fulfill prudential requirements • Fulfills the concept of presentation consistency 	(Suwarianti & Sumadi, 2020)

Source: Data Processing Results, 2024

The data analysis method used in this study was the Partial Least Square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches

$$AF = \beta_0 + \beta_1 IA + \beta_2 IM + \beta_3 IA * ARC + \beta_4 IM * ARC + e$$

RESULTS

Respondent Demographics

This researcher chose the Bekasi area, 11 respondents from schools in Bekasi as the sample for this research, with 8 male respondents and 22 female respondents, the majority of respondents were aged between < 21 – 29 years, of this number 20 people have bachelor's degrees, 5 people have master's degrees and 5 have graduated from vocational high schools, apart from respondents who have held their current position for less than 1 – 4 years, 11 of the total number of teachers teach accounting.

Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data are considered normal if the skewness value is in the range of ± 1.96 at a significance of 0.05 (Hair et al., 2010). The data is deemed normal since, according to the table, the normality test indicates that each variable's skewness value is less than 1.96. In the meantime, the data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor > 0.7 and AVE > 0.5 meeting the validity of convergence (Hair et al., 2010). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

Test result

Table 2. Test result

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Information Asymmetry -> Accounting Fraud	0.494	2.432	0.015
Individual Morality -> Accounting Fraud	-0.450	0.737	0.461
Information Asymmetry*Accounting Rule Compliance -> Accounting Fraud	-0.290	0.247	0.805
Individual Morality*Accounting Rule Compliance -> Accounting Fraud	-0.153	0.138	0.890

Source: Processed Data, 2024

Table 2 shows results from the outer and inner model using Smart PLS, the goal it self is to test and analyze the relationship between variables, information asymmetry has a significant positive effect on accounting fraud, the individual morality variable has a negative and statistically significant effect on accounting fraud, the variable accounting rule compliance moderates the information asymmetry does not strengthen and the statistic are negative not significant on accounting fraud, the variable accounting rule compliance moderates individual morality does not strengthen and negative statistics are not significant towards accounting fraud.

Explanatory

The results of the analysis using Smart PLS show that the effect of information asymmetry on accounting fraud is significant, with a path coefficient of 0.494 and a p value of 0.015 ($p < 0.05$). this shows that information asymmetry has a strong influence on preventing accounting fraud in this research. In contrast, individual morality shows an insignificant influence on accounting fraud, with a path coefficient of -0.450 and a p-value of 0.461 ($p > 0.05$). this shows that individual morality plays an important role in determining fraud prevention. Furthermore, the moderating of accounting rule compliance the relationship between information asymmetry and accounting fraud does not show a significant effect. This can be seen from the path coefficient of -0.290 with a p value of 0.805 ($p > 0.05$). likewise, the moderating of accounting rule compliance on the relationship between individual morality and accounting fraud is also not significant with a path coefficient of -0.153 and a p value of 0.890 ($p > 0.05$). Overall, these results show that information asymmetry has a significant direct influence on accounting fraud, while other variables including moderation of accounting rule compliance do not have a significant influence. These findings underscore the importance of high morality in supporting accounting prevention (Hair et al., 2010)

DISCUSSIONS

Information asymmetry has a positive and significant effect on accounting fraud.

The results showed that information asymmetry has a significant positive effect on accounting fraud. Research this in line with research (aswad hijratul, 2016) this can be seen from the imbalance in information acquisition between management as the information provider and shareholders and stakeholders in general as information users. Information asymmetry consists of 5 dimensions (Putri & Suartana, 2022), influence of external factors, achievement, potential performance, input-output, technical work. In according to (Chandra & Ikhsan, 2015) if information asymmetry occurs, company management will present financial reports that are useful for them, for the sake of motivation to obtain high bonuses, maintain their positions and so on. Subordinates have more information about their production capabilities than superiors, viewed from an agency perspective, this information asymmetry motivates subordinates to provide misleading information about their production capabilities.

Individual morality has a negative and insignificant effect on accounting fraud

The results showed that individual morality has a negative and insignificant effect on accounting fraud. Morality is a way of life or habits, morality is a quality in human actions that shows whether the action is good or bad, morality includes understanding whether human actions that shows whether human actions are good or bad. A person who has morals means his actions are in accordance with existing norms in society and has good attitudes and behavior, as for the levels of moral development stages, namely pre-conventional, conventional and post-conventional (Fathia & Indriani, 2022).

High and low morals is a theory that can be used as an indicator in measuring the level of individual morality this theory is a theory of moral development which was initiated by Lawrence Kohlberg. This theory has three levels, the first is the pre-conventional level where behavior is motivated primarily by compliance with the law, second, at the conventional level, an individual's identity will be shaped by the acceptance of their closest relatives and

prevailing social norms. In the final phase, post-conventional, people's behavior is guided by universal principles that place the needs of society as a whole above their own needs (Alyandy & Sari, 2022).

Accounting rule compliance does not significantly moderate the relationship between information asymmetry and accounting fraud.

The results showed that accounting rule compliance did not moderate the relationship between information asymmetry and accounting fraud significantly. In this research, it was found that accounting rule compliance can weaken the relationship between information asymmetry and trend in accounting conditions, accounting fraud refer to accounting errors that are carried out intentionally with the aim of sending financial report users, this fraud is carried out for personal gain by irresponsible parties. Information asymmetry also influences trends in accounting conditions, according to (Rahmawati & Soetikno, 2012), rules are actions or deeds that must be carried out. Research result this is consistent and in line with the results (Rachmanta & Ikhsan, 2014) and (Zulkarnain, 2013) which shows that results accounting rule compliance is not have an influence on accounting fraud.

Accounting rule compliance does not significantly moderate the relationship between individual morality and accounting fraud.

The results showed that accounting rule compliance did not moderate the relationship between individual morality and accounting fraud significantly. This means that although there is a negative relationship between individual morality and accounting fraud, the moderating effect of accounting rule compliance is not strong enough to influence the relationship. Thus, in this context, accounting rule compliance acts as a moderating homologue, which does not strengthen or weaken the relationship between individual morality and accounting fraud.

This happens because of stricter supervision, clearer control procedures and stricter enforcement of sanctions, according to (Yudawati, 2022) it shows that accounting rule compliance will reduce the accounting fraud, because there is control and supervision which minimizes opportunities for deviation.

CONCLUSIONS

Based on the research results, the following conclusions can be drawn: 1. Information asymmetry has positive and significant effect on accounting fraud. 2. Individual morality has a negative and insignificant effect on accounting fraud. 3. Accounting rule compliance does not strengthen the relationship between information asymmetry and accounting fraud and is in line with theory. 4. Accounting rule compliance does not strengthen the relationship between individual morality and accounting fraud and is in line with theory.

Theoretical Implications

The results of this study are expected to add to the academic literature and contribute to the development of a more comprehensive theoretical model in understanding the effect of information asymmetry, individual morality, and accounting rule compliance on accounting fraud. This research can be used as a reference to test the role of accounting rule compliance



commitment as a moderating variable in the relationship between information asymmetry and individual morality on accounting fraud.

Managerial Implications

This study provides valuable findings for the world of education, especially teachers who teach accounting at Bekasi vocational schools, in understanding the influence of information asymmetry, individual morality, and accounting rule compliance on accounting fraud. Based on the research results, teachers are advised to provide learning to increase student accounting rule compliance through policies such as openness requirements, presenting information that is useful for the public interest, objectivity, fulfilling prudential requirements, fulfilling the concept of consistency of presentation. These policies can help reduce a person's intention to commit fraudulent acts. In addition, teachers need to pay attention to improving individual morality, by determining the importance of a person's morals, teachers can help prevent cheating if someone's morals are low and maintain high morals. Educational programs on the importance of someone having high individual morality for students to manage cheating prevention more effectively can also be an important step in improving student morale. Although accounting rule compliance does not significantly moderate the relationship between information asymmetry and individual morality on accounting fraud, it still has to strengthen the dimensions of information asymmetry, such as influence of external factors, achievement, potential performance, input-output, technical work.

Policy Implications

To reduce accounting fraud, policies should focus on increasing prudence, adjusting reports, and avoiding manipulation, the world of education, especially in vocational high schools such as teachers who teach accounting studies, are advised to develop ethical behavior and fair and transparent performance potential, establish a performance-based promotion system and ensure a conducive work environment, this policy can encourage someone to feel appreciated and foster greater high morality towards preventing fraud.

To strengthen individual morality, teachers can adopt policies that encourage the integration of moral values with students through organizational culture programs, leadership training and recognition for students who demonstrate high morality. This policy aims to increase student's emotional attachment to school, as part of strategic policy teachers can also play a role by establishing regulations related to accounting such as presenting information that is useful for the public interest, fulfilling prudential requirements. Collaboration between schools and teachers in implementing a policy of accounting rule compliance that focuses on preventing fraud which will have an impact on student morale, this policy is expected to create healthy information, increase student morale, and reduce high levels of accounting fraud, especially in the education sector with high moral standards individual students are tall.

Limitations

The limitations of this study include the research variables – information asymmetry and individual morality as independent variables, accounting fraud as the dependent variable, and accounting rule compliance as the moderating variable—being constrained by the sample. The sample used does not fully represent the target population, making it difficult to

generalize the findings to a broader group. Additionally, the respondents' perceptions are subjective and may be influenced by individual experiences or biases.

Suggestion

Based on the results of this survey, the following suggestions can be provided: (1) Future research could focus on specific industrial sectors (for example the financial sector, manufacturing) to understand whether there are differences in the relationship between variables in these sectors. (2) Future research is recommended to use samples from different universities with a larger sample size. This, research results can be more varied and allow for differences in findings based on different research locations. (3) future research could focus on the effectiveness of new accounting polices in preventing fraud and improving regulatory compliance.

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