



Theory of Planned Behavior as an Antecedent in Predicting Fraudulent Intentions of Academic Accountants and Non-Academic Accountants

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Abstract

Purpose:

Individual behavior is a representation of what is believed. Likewise, an accountant intends to commit financial statement fraud. Related to predicting individual behavior to do or not to do something action can use the Theory of planned behavior (TPB). This research examines three main variables in TPB, attitude, subjective norms, and perceived behavioural control on academic and non-academic accountants' fraud intentions through the Theory of Planned Behavior (TPB) variables.

Method:

This research is quantitative, with primary data obtained from questionnaires sourced from respondents. Respondents were academic and non-academic accountants. The research sample was selected using a purposive sampling method with specific criteria. The partial least squares (PLS) method was used to analyze the data.

Findings:

The findings suggest that attitudes and subjective norms significantly positively affect the intention to commit financial statements fraud in academic and non-academic accountants, while perceived behavioural control does not significantly affect the intention to commit fraud in financial reporting.

Originality/Value :

Research that examines the intentions of academic accountants and non-academic accountants in committing financial statement fraud and studied using the theory of planned behavior is the first to be conducted.

Keywords:

Theory of Planned Behavior; Attitude; Subjective Norms; Perceived Behavioral Control; Fraudulent Intention.

Paper Type:

Research Paper

1. Introduction

Fraud is a concept that is quite complicated when studied both from a legal and behavioural perspective (Reurink, 2018). According to the Association of Certified Fraud Examiners (ACFE), fraud covers a broad range of activities. The ACFE continued, stating that financial statement fraud is one type. According to a fraud survey conducted by ACFE Indonesia in 2021, there were 167 cases of corruption fraud, 50 cases of misuse of state and company assets and wealth, and 22 cases of financial statements fraud. This data shows that fraud is a severe problem and is still increasing (Awang and Ismail, 2018). Many organisations, both in the private and public sectors, suffer quite significant losses due to fraud (Utami *et al.*, 2019). This encourages private and public sector organizations to work together to eradicate this fraud (Nuswantara and Maulidi, 2021).

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The cases of financial statement fraud based on ACFE data are relatively small compared to other fraud cases. However, this case is still interesting to research, given that fraud in financial statements not only impacts organisational losses, but also damages professional ethics and social values, the economy, the business community, and the quality of a country's social services (Awang & Ismail, 2018; Aris *et al.*, 2015; Li, 2015). Financial statement fraud will only occur if accountants collaborate and support management. Therefore, accountants' behaviour is essential in preventing or encouraging financial statement fraud (Yuniarwati *et al.*, 2022).

As we know, accountants, both academics and non-academics, work in a reasonably broad business and economic environment. The environment in which accountants work has a significant role in shaping and determining accountants' attitudes and behavior (Yuniarwati *et al.*, 2022). Regarding fraud in financial reports, both industry and educational institutions have a significant role in preventing the possibility of fraud in the industry, for example, preventing unethical behaviour can be done by companies that prioritise openness and a cooperative attitude in problem-solving. While educators must explore ways that can influence student norms so that they can behave ethically (Carpenter & Reimers, 2005). Existing incentive schemes in companies also play an important role, for example, Chen *et al.* (2021) stated that high incentive options for CEOs can increase the possibility of violations of financial reports. In other words, company policies can influence someone to take unethical actions. On the other hand, academics must encourage students to behave ethically or not commit fraud. Thus, financial fraud must be a fundamental component of the accounting curriculum (Carter, 2022). Research by Safrida *et al.* (2023) Educational strategies through learning management systems have been proven to prevent fraud. This research is interested in examining the intention to commit fraud among academic and non-academic practitioners, considering their different experiences and pressures.

Fraud in the preparation of financial statements by accountants, which causes losses to the company, can be predicted using a variety of existing factors and theories. This research will test the theory of planned behavior by Ajzen and Fishbein (1977) to predict the fraudulent intentions of academic and non-academic accountants in committing financial report fraud. The primary goal of the TPB is to predict individual behaviour, and the determinant of behaviour is the intention to do it (Ajzen, 1991). In this context, educated professionals have significant role in setting financial statements decisions, they have a stake in the results of those decisions (Carpenter & Reimers, 2005). So, based on the TPB, a person's intention to commit fraud is an important determinant in deciding whether to commit fraud or not. Attitude, subjective norms, and perceived behavioral control which influence accountant's intentions to commit fraud subsequently (Shimp & Kavas, 1984).

About the intensity of fraud, if the three TPB variables consider or believe that committing fraud is a positive and reasonable thing, this will encourage accountants to tend to intend to commit fraudulent acts. Vice versa, if the three TPB variables consider or believe that committing fraud is a harmful and unnatural thing, it will encourage individuals to be less likely to intend to commit fraudulent acts. Based on the background that has been described, this research aims to answer the following problem formulation:

- RQ₁. Does attitude have a positive effect on financial statement fraud intentions?
- RQ₂. Do subjective norms have a positive effect on financial statement fraud intentions?
- RQ₃. Does perceived behavioural control have a positive effect on financial statement fraud intentions?

2. Literature Review

2.1. Factors in the Theory of Planned Behavior and Fraudulent Intentions

TPB explain attitude as a degree that shows how a person evaluates favourable or unfavourable behaviour or assesses a specific behaviour (Ajzen, 1991). A person's attitude toward an object affects how they respond to that object Srelated to intentions to carry out whistleblowing (Wuryaningsih & Dzulhasni, 2022; Mustafida and Mursita, 2022; Sarikhani and Ebrahimi, 2021; Owusu *et al.*, 2020; Latan *et al.*, 2018). This relates to the context of financial statements fraud, if the individual's attitude towards a transaction that violates generally accepted accounting principles is positive, and feels that what he does is correct, then he will most likely have the intention to commit fraud (Awang & Ismail, 2018). The results of previous research show that attitude is positively related to fraud intentions (Carpenter & Reimers, 2005; Awang & Ismail, 2018; Awang, 2019). Based on the explanation above, the more positive the assessment of academic and non-academic accountants regarding acts of fraud in financial reports, the greater the accountant's intentions to committ fraud. Thus, the hypothesis is formulated as follows:

H₁: Attitudes have a significant effect on financial statement fraud intentions.

According to TPB, subjective norms can be defined as social pressures experienced by individuals which can encourage them to perform or not perform a behaviour (Ajzen, 1991). Subjective norms can be influenced by family members, friends, and other people close to the manager, therefore an individual's opinion can change when the opinions of people close to the manager also change (Carpenter & Reimers, 2005). In other words, individual behavior in an organisation is greatly influenced by the people around them who influence decision-making. Several studies show that subjective norms are positively related to whistleblowing intentions (Owusu *et al.*, 2020; Sarikhani & Ebrahimi, 2021; Mustafida & Mursita, 2022; Wuryaningsih & Dzulhasni, 2022). In the context of this research, how people in an organization view violations of generally accepted accounting principles and unethical actions determine how much someone within it intends to commit fraud in financial statement (Carpenter & Reimers, 2005). In other words, when people within an organization agree and support actions that violate generally accepted accounting principles, the intention or intention to commit fraud will be greater (Carpenter & Reimers, 2005; Awang & Ismail, 2018; Awang, 2019). Thus, the following hypothesis is formulated:

H₂: Subjective norms have a significant effect on financial statement fraud intentions.

Perceived behavioral control can be defined as a perception of the ease or difficulty to perform a specific action. The amount of perceived behavioural control will encourage individual to intend not to do a behaviour (Ajzen, 1991). In addition, perceived behavioral control is also assumed to reflect past experiences and existing obstacles and challenges. In other words, the more resources and opportunities an individual has to anticipate obstacles, the higher the perceived behavioral control (Carpenter & Reimers, 2005). Several researchers suggested that perceived behavioral control is significantly effect to whistleblowing intentions (Sarikhani & Ebrahimi, 2021; Owusu *et al.*, 2020; Latan *et al.*, 2018; Brown *et al.*, 2016). The connection with this research is that if individuals in an organisation believe they have sufficient resources to face all obstacles and challenges in committing financial report fraud, their intention to commit fraud will be greater. Thus, the following hypothesis is formulated:

H₃: Perceived behavioral control has a significant effect on financial statement fraud intentions

3. Research Methods

This quantitative research uses a causality approach to examine the effect of attitudes, subjective norms, and perceived behavioral control on financial statement fraud intentions. Determining the sample size uses a formula developed by Malhotra because the population of this study consists of academic and non-academic accountants in Indonesia whose exact number is unknown. The sample criteria for academic and non-academic accountants were chosen according to the aim of this research, namely to see how their intentions to commit fraud in financial statements, on the other hand, they have relatively different work experiences and pressures. Based on the Malhotra formula, all research variable indicators are multiplied by 5. It is known that the research variable indicators are 23 multiplied by 5, so the number of samples in this study is 115 samples. Primary data was obtained through questionnaires distributed to respondents using either a questionnaire or Google form.

The research questionnaire referred to Carpenter and Reimers (2005) as also used by previous researchers Awang and Ismail (2018) and Awang (2019) whose validity and reliability have been proven. The instruments adopted in English were then translated into Indonesian and modified according to the context of Indonesian society's understanding. The respondent must learn a case scenario that has been provided, one involving recording equipment costs, which may affect the annual bonus he receives. If the equipment costs are recorded in year X+1 then he will get a bonus, the delay in recording is not by applicable accounting standards. This case raised an ethical dilemma, so respondents were asked to respond according to the conditions they experienced. There are 23 statement items available, respondents must choose one option from each item. There are 7 indicators to measure attitudes, such as "delaying recording equipment costs is a bad action" and so on. There are 6 indicators to measure subjective norms, one example is "most of the people who are important to me are thinking about postponing the cost of office supplies to year X"; There 3 indicators to measure perceived behavioral control, for example: "For me, postponing the recording of equipment costs to year X is an easy thing"; and 7 indicators to measure fraud intention, one example of which is "I intend to postpone recording the costs of the equipment to year X". All questionnaires were measured using a Likert scale.

Based on the stated research objectives, this research model is multiple linear with parameter estimation using the Partial Least Square (PLS) model. Hair *et al.* (2021) stated several considerations for using SEM-PLS, namely, data characteristics, model characteristics, model estimation, and evaluation models. Based on these considerations, the data in this study is suitable for analysis using SEM-PLS. Apart from that, SEM-PLS is also effective for testing theories, so it is in line with the aim of this research which is to test the theory of planned behavior to predict intentions to commit fraud in financial reports. The research analysis uses SmartPLS 3 software. The analysis process carried out consists of two stages (1) outer model analysis was to test the validity and reliability of research data; and (2) inner model analysis, aimed at seeing causal relationships between research variables (Hair *et al.*, 2021). The following is the multiple linear model equation for this research:

$$FI = \alpha + \beta_1 AT + \beta_2 SN + \beta_3 PBC + \varepsilon I \quad (1)$$

Information:

FI = Fraud Intention

α = Constant

$\beta_{1,2,3}$ = Regression Coefficient

- ε_i = Residual Value..
 AT = Attitude
 SN = Subjective Norm
 PBC = Perceived Behavioral Control

4. Results and Discussion

4.1. Descriptive Statistics

Table 1 shows the descriptive statistics of respondents totalling 115 accountants with the following information: (1) non-academic accountants as many as 54.8% and academic accountants as many as 45.2%; (2) 43.5% of accountants with a bachelor's degree, 46.1% with a master's degree, and 10.4% with a doctoral degree; (3) accountants are 60% male and 40% female; (4) length of work for accountants is in the range of 0-5 years as much as 36.5%, 6-10 years as much as 37.4%, 11-15 years as much as 15.7%, and >15 years as much as 10.4%.

Table 1. Results of Descriptive Analysis of Respondents

Information	Respondent Background	Amount	%
Status Work	Non-Academic Accountants	63	54.8%
	Academic Accountants	52	45.2%
Education	S1	50	43.5%
	S2	53	46.1%
	S3	12	10.4%
Gender	Man	69	60.0%
	Woman	46	40.0%
Length of Work	0-5 Years	42	36.5%
	6-10 Years	43	37.4%
	11-15 Years	18	15.7%
	>15 Years	12	10.4%

The validity and reliability analysis are described in Table 2. Research indicators are considered valid when the value of the outer loading factor is ≥ 0.7 . A construct is reliable if the composite reliability value is ≥ 0.5 and the Cronbach's alpha value is ≥ 0.6 . Table 2 shows that all variable indicators are valid because the outer loading is beyond ≥ 0.7 , except the SN4 was deleted due to the loading factor being $0.656 \leq 0.7$. The SN4 indicator is dropped from the research indicator. Therefore, the analysis results indicate that all research variables are reliable, with Cronbach's alpha values of ≥ 0.5 and ≥ 0.6 .

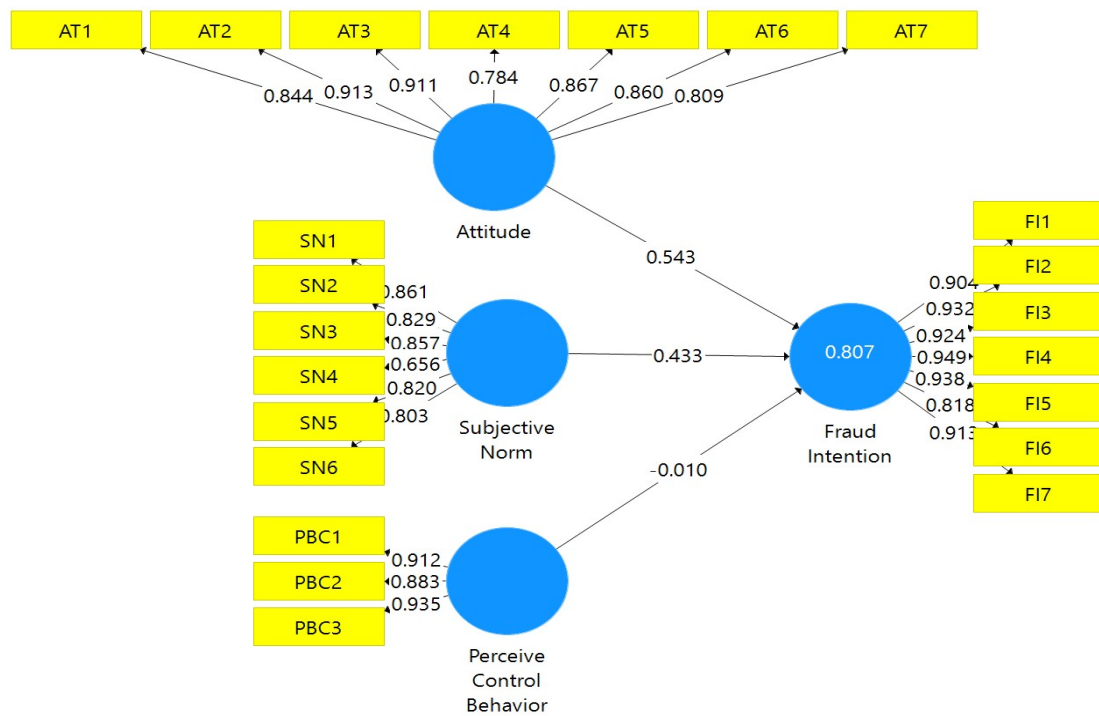


Figure 1. Outer Model Test Results

Table 2. Results of Validity and Reliability Analysis

Indicator	Outer Loading	Information	Composite Reliability	Crinbach's Alpha	Information
F11	0.904	Valid	0.966	0.972	Reliable
F12	0.932	Valid			
F13	0.924	Valid			
F14	0.949	Valid			
F15	0.938	Valid			
F16	0.818	Valid			
F17	0.913	Valid			
AT1	0.844	Valid	0.939	0.951	Reliable
AT2	0.913	Valid			
AT3	0.911	Valid			
AT4	0.784	Valid			
AT5	0.867	Valid			
AT6	0.860	Valid			
AT7	0.809	Valid			
SN1	0.893	Valid	0.900	0.926	Reliable
SN2	0.849	Valid			
SN3	0.853	Valid			
SN4	0.656	Valid			
SN5	0.827	Valid			
SN6	0.802	Valid			
PBC1	0.912	Valid	0.897	0.936	Reliable
PBC2	0.883	Valid			
PBC3	0.935	Valid			

After all research indicators and variables have been declared valid and reliable, the inner model will be tested next. The inner model testing was accomplished using the calculated bootstrapping process. The analysis results are explained in Table 3 below:

Table 3. Results of Inner Model Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Hypothesis result
Attitude → Fraud Intention	0.579	0.585	0.070	8.233	0.000	Supported
Subjective Norm → Perceive Behavioral	0.394	0.393	0.070	4.391	0.000	Supported
Control → Fraud Intention	-0.007	-0.013	0.087	0.087	0.931	Not Supported

4.2. Attitude on Fraud Intention

The results show that the p-value of attitude towards fraud intention is $0.000 \leq 0.05$, and the original sample value (O) is positive 0.579. This proves that the accountant's attitude has a significant effect on the intention to carry out financial reports; in other words, H_1 is supported by an influence level of 57.9%. This research strengthens the results of research conducted by [Carpenter and Reimers \(2005\)](#), [Awang and Ismail \(2018\)](#), and [Awang \(2019\)](#) who stated that attitude positively and significantly influences the intention to commit financial statement fraud. This analysis proves that if the accountant's attitude towards fraudulent financial reports is more favourable (more relaxed), the accountant's intention to commit financial statement fraud will also increase (stronger), and vice versa. If the accountant's attitude towards fraudulent financial statements is increasingly hostile (more stringent), the accountant's intention to commit fraud will decrease (weak).

4.3. Subjective Norms on Fraud Intention

The results show that the subjective norm p-value for fraud intention is $0.000 \leq 0.05$, and the original sample value (O) is positive 0.394. This proves that the accountant's attitude significantly positively affects the intention to commit fraudulent reports. finance, or in other words, H_2 is supported with an influence level of 39.4%. This research strengthens the results of research conducted by [Carpenter and Reimers \(2005\)](#), [Awang and Ismail \(2018\)](#), and [Awang \(2019\)](#) who suggested that subjective norms significantly influence on the intention to commit financial statement fraud. The results of this analysis prove that subjective norms (in this case social pressure or the perspective of the particular individual in question) are increasingly tolerant (favourable) towards financial statement fraud, so there will be an increase in the accountant's intention to commit financial statement fraud. Vice versa, if subjective norms (in this case social pressure or the perspective of the particular individual in question) become increasingly intolerant (negative) towards fraudulent financial statements. In the context of this research, how people in an organization view violations of generally accepted accounting principles and unethical actions determine how much someone within it intends to commit fraud in financial reports ([Carpenter & Reimers, 2005](#)).

4.4. Perceived Behavioral Control on Fraud Intention

The p-value for perceived behavioral control on fraud intention is $0.931 \geq 0.05$, with an original sample value (O) of -0.337. This demonstrates that the accountant's perception of behavioral control has no significant effect on the intention to commit financial statement

fraud; in other words, H3 is not supported because it only provides an influence of 0.7%. This finding is consistent with previous research by [Carpenter and Reimers \(2005\)](#), [Park and Blenkisopp \(2007\)](#), and [Zakaria *et al.* \(2016\)](#) which found that perceived behavioral control does not affect employees' intentions to commit fraud. The control of external parties has a greater influence on the ease and difficulty with which managers commit financial report fraud. The existence of a board of commissioners, audit committee, internal auditors, external auditors, and good company internal control seems to be internal control in the company which is more of a dominant factor in influencing the ease or difficulty of a manager making fraudulent presentation of financial statements a real action ([Respati, 2011](#)).

5. Conclusion

This research examines factors in TPB on financial statements fraud intention. According to the study's findings, this study confirmed two hypotheses. Hypothesis 1 stated that attitudes have significant effect on financial statement fraud intentions. Hypothesis 2 stated that subjective norms have significant effect on financial statement fraud intentions. In contrast, Hypothesis 3, which stated perceived behavioral significant effect on financial statement fraud intention, is not supported. This indicates that only two main factors in the theory of planned behavior can be antecedents in predicting fraud intentions committed by accountants, namely attitude and subjective norms. The third factor, perceived behavioral control, does not affect the accountant's intention to commit financial statement fraud.

The limitation of this research is that it only tests the causal relationship of variables in the theory of planned behavior on financial statement fraud intentions, without adding other variables that can strengthen or weaken the causal relationship as one of the research novelties. In addition, the sample size is still relatively large compared to the relatively large population of accountants in Indonesia, so the results of this research cannot yet be generalized. In addition, the unsupported variable of perceived behavioral control (PBC) indicates that the sample used in this study did not have experience similar to the context in this study. Hence, the sample in this study was not able to represent the context that perceived behavioral control can influence a person's intention to commit fraud.

Based on the limitations of this research, further research can increase the sample size and provide sample criteria, for example, financial managers in companies who have the authority to make decisions, including decisions in financial recording. Apart from that, exploring other variables might influence the relationship between perceived behavioral control variables and intentions to commit fraud, such as performance appraisal variables.

This study is expected to help develop the theory of planned behavior, particularly those related to fraudulent financial statement intentions. This study can provide an overview of the role of the main factors in the theory of planned behavior, specifically attitudes, subjective norms, and perceived behavioral control, in predicting fraudulent financial reports for academic and non-academic accountants. This research also illustrates the importance of creating an anti-fraud ecosystem and strengthening education about fraud in educational institutions. Evidence from this research shows environmental support (subjective norms) around and an attitude of being able to encourage someone to commit fraud.ssssss

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