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Theory of Planned Behavior for Predicting Fraudulent Financial Reporting Intentions

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ABSTRACT
The purpose of this study was to obtain empirical evidence regarding the influence of attitudes, subjective norms, and perceived behavioral controls on the intention of fraudulent financial reporting. Today, publishing fraudulent financial reports by corporate management is increasingly common. The behavior of corporate management in issuing fraudulent financial statements is only possible if supported by accountants. Therefore, the role of accountants is very significant in determining the quality of financial statements. Factors that can be used to predict the intentions and behavior of accountants in participating in compiling fraudulent financial statements include attitudes, subjective norms, and perceived behavioral control. The population in this study were 50 public company accountants. This research data was obtained from questionnaires directly to respondents or via email. Non-random samples were chosen by convenience. The results showed that attitudes and subjective norms had a positive and significant effect on fraudulent financial reporting intentions while perceived behavioral controls were positively correlated with intentions of fraudulent financial reporting but did not significantly influence fraudulent financial reporting intentions.

Keywords: *Intention of cheating financial reporting, attitudes, subjective norms, perceived behavioral control*

1. INTRODUCTION

In the management of modern business today, according to Wuerges and Borba [1] there is a tendency in which corporate entities adopt an organizational structure that separates ownership from management. In organizations such as this appear what Jensen and Meckling [2] call agency relationships: "A contract where one or more people (principals) involves another person (agent) to perform some services on their behalf by delegating decision-making authority to agent". In agency relationships, management (agents) should act in the interests of principals (investors), but in practice, what is often called a "conflict of interest", where management in acting prioritizes personal interests rather than their principal interests. As a result, decisions and actions taken by management harm the principal interests.

Accounting is often referred to as a business language because it facilitates the communication of information about the company's performance and financial position from management (agents) to diverse users (principals) for the decision process. The quality of decisions is determined by the quality of the information communicated; therefore, according to Kennedy [3], management must submit financial information (reports) that represent honesty that the company discloses all important financial information that is required. In an agency relationship, if management (as an agent) has a conflict of interest, it often submits dishonest financial information to its principals.

Lately, submission of dishonest financial reports or fraudulent financial statements to the public is increasingly common (Wong & Venkatraman [4]; Mahama [5]). The publication of fraudulent financial statements will continue to be a serious problem now and in the future. According to Button et al. [6] issuance of fraudulent financial statements by company management, especially in public companies, has caused enormous losses to organizations, including increased investigative costs, suspension costs and sick employee costs, internal disciplinary costs, external sanctions, permanent staff turnover costs, and intangible costs due to damage to reputation. However, fraud, including the publication of fraudulent financial statements, not only harms a corporation, but also undermines the social values and professional ethics, the business community, the economy, and the quality of a country's social services (Awang and Ismail [7]; Gee [8]; Aris et al. [9]; Li [10]).

Professional accountants (auditors and management accountants) are increasingly challenged to show themselves in the capital market and their ability to face increasingly complex organizational (business) challenges. The value of professional accountants will be measured by the extent to which they are considered responsible not only for their organizations but more for the public (Jui and Wong [11]; International Federation of Accountants

[12]). To fulfill this public responsibility, professional accountants are required to have high competence and integrity. The rise of publication of fraudulent financial statements can only occur if management is supported by and/or cooperates with accountants. Therefore, the behavior of accountants plays a strategic role in preventing or encouraging the publication of fraudulent financial statements.

Many factors and theories can be used to predict the intentions and behavior of accountants in preparing fraudulent financial statements of a company. This study will examine the use of the theory of planned behavior developed by Ajzen [13] to predict the behavioral intentions of accountants in preparing fraudulent financial statements. It is believed that the theory of planned behavior can be used to predict the intentions of accountants in preparing fraudulent financial statements. In the theory of planned behavior, there are three independent variables namely attitude, subjective norms, and behavior control, which affect the dependent variable namely intention, which in turn determines behavior.

Accountants work not in a vacuum environment but are part of a wider business and economic environment. Therefore, the quality of the business and economic environment also determines the attitudes and behavior of accountants. As has been widely expressed, Indonesia's business and economic environment towards the end of the 20th century are very thick with the nuances of corruption, collusion, and nepotism. Corruption, collusion, and nepotism are fertile due to weak law enforcement (behavioral control element), the absence of role models/leaders in business and bureaucracy (elements of subjective norms), and the growth of a culture of corruption, collusion, and massive nepotism (elements of attitude). With this reasoning, the theory of planned behavior should be used to predict the behavioral intentions of accountants in the preparation of fraudulent financial statements. This research was conducted considering the theory of planned behavior testing to predict the publication of fraudulent financial statements is still relatively rare (Awang and Ismail [7]).

2. LITERATURE REVIEW

2.1. Theory of Planned Behavior

Originating from the field of social psychology, the theory of planned behavior is an extension of the theory of reasoned action developed by Icek Ajzen and Martin Fishbein in 1967 (Zakaria et al. [14]). The concepts of social attitudes and personality traits have been widely used to explain human behavior, but the use of these general concepts tends to be a bad predictor in explaining behavior in special situations (Ajzen [13]).

The theory of planned behavior can be used to predict behavior in specific situations, for example in predicting behavioral intentions in the preparation of fraudulent financial statements in a particular situation (place, time, environment). The theory of planned behavior has been used in a variety of diverse scientific disciplines to test the effect of variables on individual behavior (Zakaria et al. [14]; Cucinelli et al. [15]). The theory of planned behavior (theory of planned behavior) in the form of diagrams can be seen in Figure 1.

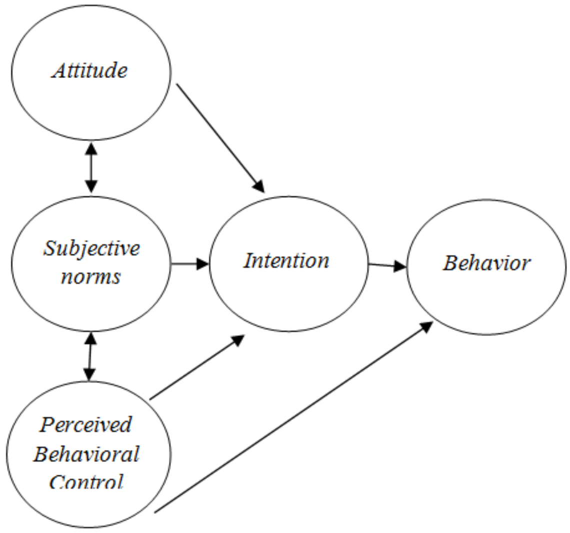

Figure 1 Theory of Planned Behavior-Ajzen

According to the theory of planned behavior, human behavior is guided by three types of considerations: (1) beliefs about the possible consequences of a behavior (behavioral beliefs); (2) beliefs about normative expectations of other parties (normative beliefs); and (3) beliefs about the presence of factors that facilitate the performance of a behavior (control beliefs) (Ajzen [16]). Behavioral beliefs will produce an attitude that is pleasant or unpleasant to a behavior; normative beliefs result in the emergence of perceived social pressure (subjective norms), and control beliefs give rise to perceived behavioral control (perceived behavioral control). The three variables (attitude, subjective norms, and perceived behavioral control) together form a behavioral intention, while the behavioral intention is an "immediate antecedent" to the behavior.

Attitudes towards behavior reflect a person's judgment that is pleasant or unpleasant towards a particular behavior. People connect their self-beliefs with the results of actions of a certain behavior. Perception of the results of this behavior raises an attitude (Johnson [17]). According to Macovei [18]) attitude is an individual's belief in the outcome of behavior whether it is pleasant or unpleasant. Ajzen [13] explains that attitudes towards behavior imply the degree to which a person's evaluation or evaluation is favorable or unpleasant towards a particular behavior. Thus it can be concluded that the attitude (attitude) is a disposition in the form of a pleasant or unpleasant response, positive or negative, agree or disagree, to an object, person, institution, opinion, or certain event.

According to Johnson [17], subjective norm reflects the social pressure perceived by someone to carry out or not carry out a particular specific behavior. Macovei [18] states that subjective norms reflect a person's perception of the correlation between a certain type of behavior with what the reference group thinks about the behavior. Ajzen [13] states that subjective norms imply aspects of social pressure perceived by a person in carrying out the intended behavior. Someone's behavior is also influenced by someone or a group of other people who are used as a reference. According to Meng et al. [19] subjective norms are related to the level of influence of a person, or group of others as a reference, which can provide a social pressure to be obeyed. Thus it can be concluded that subjective norms are one's perceptions about how big the role of the views or expectations of other people or groups of others to be followed for a particular specific behavior.

According to Ajzen [13] perceived behavioral control is one's perception of the level of ease in carrying out certain behaviors based on experience, and anticipated obstacles. According to Rustiarini and Sunarsih [20], this construct is related to a perception of one's abilities, about the ease or difficulty in carrying out a particular specific behavior. According to Putra et al. [21] perceived behavioral control reflects individual perceptions obtained from the experience of individuals and others as well as from the obstacles encountered in carrying out certain specific behaviors. Thus it can be concluded that perceived behavioral control is one's perception of the level of ease or difficulty of carrying out a particular specific behavior, which is based on experience, as well as the anticipated level of future obstacles.

According to Ajzen [13] behavioral intention shows how hard a person is willing to try and how much effort someone planned to carry out a certain behavior. Putra et al. [21] explain the intention of behavior is the intention to commit to carrying out certain behaviors, which is an individual decision on how hard he committed or did not commit to a particular specific behavior. According to Khan et al. [22] behavioral intention is a determinant of behavior and this variable helps explain the implementation or not implementation of a behavior. Thus it can be concluded that the behavioral intention reflects the degree or level of willpower and one's efforts to carry out or not carry out a certain behavior.

2.2. Fraud Financial Statements

Based on the history of accounting research, the problem of fraudulent financial statements is rooted deeply in accounting practices. According to Li [10] from the continuous development in the capital market monitoring and institutional system, there is no real way to revoke the root of the fraud problem.

The term "cheat" (fraud) covers a very broad set of activities. The Association of Certified Fraud Examiners (Ozcan [23]) defines three types of fraud, namely: (1) corruption originating from bribery, extortion, or illegal gratification; (2) accidental misuse of company assets; and (3) fraudulent financial statements. The third type of fraud, which is financial statement fraud, includes intentional misstatements or omits certain amounts or expressions in the financial statements. Fraud is a scheme for cheating; which can be achieved through fictitious representations and documents to support fraudulent financial statements.

According to Ujal et al. [24], fraudulent financial statements include manipulation of elements through increasing asset numbers, sales and profits, or minimizing liabilities, expenses, or losses. According to Meenatkshi and Sivaranjani [25], fraudulent financial statements can mean (1) manipulation of accounting records; (2) accidental removal of events, transactions, accounts, and other significant information from financial statements; and (3) wrong application of accounting principles and policies, procedures for measuring, recognizing, presenting, and disclosing business transactions. Reurink [26] describes fraudulent financial statements as a group of diverse behaviors in which capital market players make false reports about the nature of financial health of an investment outlet. At a general level, fraudulent financial statements exploit asymmetric information that occurs between different parties in a financial transaction.

The study of fraudulent financial statements cannot be released with o agency theory. The agency relationship will raise two issues, namely: (1) the emergence of asymmetric information, in this case, management has more information access than the owner; and (2) the appearance of a conflict of interest due to differences in interests between management and owners, in this case, management does not always act in the best interests of the corporate owner. According to Mahesarani and Chariri [27], these two issues become the basis of the publication of fraudulent financial statements. In general, according to Yesiariani and Rahayu [28], fraud will always occur if there is no prevention and detection, and if there is weak internal control.

2.3. Prior Research

Awang and Ismail [7] examined the determinants of the intentions of preparing fraudulent financial statements using Ajzen's theory of reasoned action, as a precursor to Ajzen's theory of planned behavior. The research subjects Awang and Ismail [7] are accounting practitioners in the Malaysian banking sector. The results of the study prove that the variable attitude and subjective norms have a significant effect on the intention to prepare fraudulent financial statements.

Scharrer [29] examined employee intentions in complying with codes of conduct, using case comparisons in Germany / Austria and China. The results revealed that Ajzen's theory of planned behavior can provide useful insights and can explain whether employees like or dislike following the code of conduct and their behavioral intention to comply with all codes of conduct.

Suyatno [30] in his dissertation entitled: Predictor of Employee's Intention to Whistleblow Using Theory of Planned Behavior: A Case Study of An Indonesian Government Department, revealed that perceived behavioral control had a significant positive effect on

corruption disclosure intentions, while other variables namely attitude and subjective norm does not significantly influence the disclosure of corruption in a government department in Indonesia.
Paluch [31] in his thesis entitled: Ethical Behavior and Ajzen's Theory of Planned Behavior Applied to The Decision to Obtain Professional Credentials proves that the theory of planned behavior can be used to predict the intention of decisions to maintain professional credentials.
Khan et al. [22] examined the auditor's behavioral intentions toward deviant audit behavior, using the theory of reasoned action, a precursor to the theory of planned behavior. The results of the study stated that the theory of reasoned action can be used validly to predict auditors' intentions in carrying out deviant behavior.

2.4. Conceptual Framework and Hypothesis Development

Based on previous research revealed that the theory of planned behavior (theory of planned behavior) Ajzen has been tested and can be used to predict a variety of specific behaviors in various fields, but the use of the theory of planned behavior to predict the behavior of accountants in preparing fraudulent financial statements has not been done much. However, given the theory of planned behavior has been tested to explain diverse behavioral intentions, this theory should also be used to explain the behavioral intentions of accountants in preparing fraudulent financial statements. There are three independent variables in the theory of planned behavior that together can be used to predict certain specific behavioral intentions, including in predicting the intentions of accountants in preparing fraudulent financial statements, namely attitudes, subjective norms, and perceived behavioral control.
Specifically, in the case of fraudulent financial statements compilation by accountants, if the accountants' attitudes are positive towards violations of generally accepted financial accounting standards, then it could be that their decision intentions will tend to violate financial accounting standards. A positive attitude implies the involvement of individuals in illegal/unethical ways to meet individual goals in certain special circumstances. So if the accountant has a positive attitude towards a transaction, and feels it is the right thing to do, even if it violates financial accounting standards, then it can be predicted that he intends to prepare fraudulent financial statements. On this basis hypotheses are formulated:
H1: There is a significant positive effect on Attitude towards Fraud Financial Reporting Intention.
In the case of subjective norms, the intention/behavior of a person (accountant) is also influenced by other people/groups of people used as consideration/reference. The stronger a person (accountant) perceives the reference group's expectations to be followed in behavior, the stronger the possibility of the accountant's intention to follow the expectations of the reference group's behavior. On this basis hypotheses are formulated:
H2: There is a significant positive effect of Subjective Norms on Fraud Financial Reporting Intention.
Perceived behavioral control implies a level of ease (or difficulty) in carrying out certain behaviors based on experience, and anticipated obstacles. The easier it is to carry out certain behaviors, the stronger the intention of the person to carry out the intended behavior, conversely, the more difficult it is to carry out certain behaviors, the less intention to carry out the intended behavior. On this basis hypotheses are formulated:
H3: There is a significant positive effect of Perceived Behavioral Control on Fraud Financial Reporting Intention. The research framework can be seen in Figure 2.

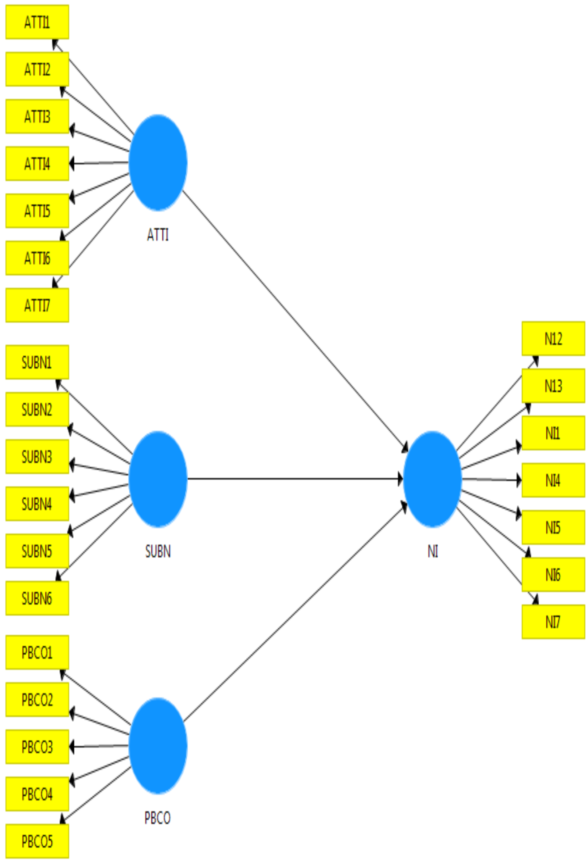

Figure 2 Research Framework
Source: Data Processing
Note: ATTI = Attitude; SUBN = Subjective Norms; PBCO = Perceived Behavioral Control; NI = Fraud Financial Reporting Intention.

3. RESEARCH METHODS

3.1. Population and Sampling Method

The population in this study is corporate accountants in Indonesia. The research data was obtained by distributing questionnaires directly to respondents or via email. The research sample is non-random selected inconvenience.

Criteria for determining the sample used as respondents of this study are: (1) public company accountants; and (2) the respondent is willing to voluntarily fill out and return the questionnaire. Based on these criteria obtained 50 respondents.

3.2. Operationalization of Research Variables

The first variable of this study is the attitude which is a latent/exogenous variable, consisting of 7 questions. The second variable of this study is the subjective norms which is a latent/exogenous variable, which consists of 6 questions. The third variable of this study is perceived behavioral control which is a latent/exogenous variable, consisting of 5 questions. All questionnaires were measured on a Likert scale with a score of 1 (strongly disagree) to 6 (strongly agree). The fourth variable of this study is fraudulent financial reporting intention, which is a dependent/endogenous variable, consisting of 7 seven-question items. All questionnaires were measured on a Likert scale with a score of 1 (strongly disagree) to 6 (strongly agree).

4. RESULTS AND DISCUSSION

Testing of this research model uses Structural Equation Modeling (SEM) based on Smart Partial Least Square (Smart PLS) software. The three stages of testing a research model using Smart PLS are: testing the measurement model (outer model), testing the structural model (inner model), and testing the research hypothesis.

4.1. Measurement Model Testing

Measurement models are tested for the reliability and validity of research instruments. Reliability testing is done by looking at the value of Convergent Validity (Factor Loading). If all indicators have a standardized loading value greater than 0,50, it can be concluded that all indicators passed the indicator reliability test. The value of the Factor Loading Attitude variables towards its indicators (ATTI1, ATTI2, ATTI3, ATTI4, ATTI5, ATTI6, ATTI7), Subjective Norm variables to their indicators (SUBN1, SUBN2, SUBN3, SUBN4, ATTI5, ATTI6, ATTI7), Subjective Norm variables to their indicators (SUBN1, SUBN2, SUBN3, SUBN4, SUBN5, ATTI6, ATTI7), Subjective Norm variables to their indicators (SUBN1, SUBN2, SUBN3, SUBN4, SUBN5, ATTI6, ATTI7), Fraud Financial Reporting Intention variables to its indicators (NI1, NI2, NI3, NI4, NI5, NI6, NI7) all show numbers above 0,50. This means that indicators of Attitude, Subjective Norms and Fraud Financial Reporting Intention reporting have been declared reliable.
The value of the Factor Loading variable Perceived Behavioral Control against the four indicators (PBCO2, PBCO3, PBCO4, PBCO5) has also been above 0,50, while the value of the Factor Loading Perceived Behavioral Control variable for one indicator the indicator (PBCO1) is still below 0,50 which is 0,488. This means that the four indicators of the Perceived Behavioral Control variable (PBCO2, PBCO3, PBCO4, PBCO5) have been declared reliable so that they are used in this study, while one indicator (PBCO1) is declared unreliable so that they are removed or excluded from the measurement model of this study. After one indicator (PBCO1) is removed from the measurement model of the Perceived Behavioral Control variable, all the Factor Loading values of the indicator variables are above 0,50 so they can be declared reliable. The following is a comparison before and after the Perceived Behavioral Control indicator (PBCO1) is issued.

Table 1 Factor Loading Research Instruments

	Factor Loading Awal	Factor Loading Akhir
ATTI1	0,916	0,916
ATTI2	0,960	0,960
ATTI3	0,954	0,954
ATTI4	0,839	0,839
ATTI5	0,949	0,949
ATTI6	0,953	0,953
ATTI7	0,934	0,934
SUBN1	0,874	0,874
SUBN2	0,885	0,885
SUBN3	0,858	0,858
SUBN4	0,832	0,832
SUBN5	0,785	0,785
SUBN6	0,536	0,536
PBCO1	0,488	-
PBCO2	0,859	0,857
PBCO3	0,944	0,942
PBCO4	0,934	0,937
PBCO5	0,899	0,901
NI1	0,897	0,897
NI2	0,923	0,923
NI3	0,934	0,934
NI4	0,897	0,897
NI5	0,880	0,880
NI6	0,874	0,874
NI7	0,895	0,895

Reliability testing can also be done by looking at the value of Cronbach's Alpha and Composite Reliability while testing the validity is done by looking at the value of Average Variance Extracted (AVE).

Table 2 Construct Reliability and Validity

	Cronbach's Alpha	*Composite Reliability*	*Average Variance Extracted* (AVE)
ATTI	0,974	0,978	0,865
SUBN	0,889	0,915	0,647
PBCO	0,930	0,950	0,828
NI	0,961	0,968	0,810

Table 2. shows that the Cronbach's Alpha value is greater than 0,60 and the Composite Reliability value is greater than 0,60 so that the research construct is considered to have internal consistency. Table 2. also shows that the Average Variance Extracted (AVE) value for all variables, namely Attitudes (ATTI), Subjective Norms (SUBN), Perceived Behavioral Control (PBCO), and Fraud Financial Reporting Intention (NI) intentions greater than 0,50 so the measurement model can be declared valid.

4.2. Structural Model Testing

In testing the structural model the influence of Attitude, Subjective Norms, and Perceived Behavioral Control on the intention of Fraud Financial Reporting Intention obtained a coefficient of determination (R Square Adjusted) of 0,899. This means that Ajzen's structural theory of planned behavior is very well applied to predict the intention of fraudulent financial reporting. Attitude Variables, Subjective Norms, and Perceived Behavioral Control can explain 89,9% of the variable variation in Fraud Financial Reporting Intention, while only 10,1% is explained by other variables outside the Ajzen theory of planned behavior model.
Effect Size (f Square) of three variables: Attitude (ATTI), Subjective Norms (SUBN), and Perceived Behavioral Control (PBCO) on Intentions of Fraudulent Financial Reporting (NI) based on the theory of planned behavior Ajzen can be seen in Table 3.

Table 3 *Effect Size (f Square)*

	f square
ATTI	0,142
SUBN	1,812
PBCO	0,052

Judging from the degree of strength/influence (effect size or f Square) of each independent variable: Attitudes, Subjective Norms, and Perceived Behavioral Control towards Fraud Financial Reporting Intention, it is known the order/degree of strength/influence of independent variables on the dependent variable (Fraud Financial Reporting Intention) is as follows: Subjective Norms are very strong, Attitudes are weak, and Perceived Behavioral Control is the weakest

4.3. Hypothesis Test

The purpose of this study is to examine the application of the theory of planned behavior proposed by Ajzen, whether this theory can be used to predict one's intention to do fraudulent financial reporting. The population and sample of this research are 50 corporate accountants in Indonesia. The sample data is non-random and was obtained from distributing questionnaires directly to respondents or via email. Data is processed with Smart PLS. The results of hypothesis testing can be seen in the following table.

Table 4 Hypothesis Test

	coefficient	p-values
ATTI	0,210	0,012
SUBN	0,745	0,000
PBCO	0,083	0,227

4.3.1. First Hypothesis

The regression coefficient of Attitude (ATTI) towards the Fraud Financial Reporting Intention (NI) is positive at 0,210. This shows that there is a positive relationship between Attitude (ATTI) and Fraud Financial Reporting Intention (NI); meaning that if one's attitude towards fraudulent financial reporting is increasingly positive, then there will also be an increase in one's intention to do fraudulent financial reporting and vice versa.
The t-statistic value of Attitude (ATTI) towards the Fraud Financial Reporting Intention (NI) is 2,513 (greater than the t-table criteria of 1,96) or when seen from the significance value of 0,012 (smaller than 0,05). This means that the influence of Attitude (ATTI) on the Fraud Financial Reporting Intention (NI) is significant. Thus, H1: There is a significant positive effect on Attitude towards the intention of Fraud Financial Reporting Intention to be accepted.
This study strengthens the results of Awang and Ismail's research [7] which states that attitude has a positive and significant effect on the intention to report fraudulent financials. This means that the more positive (more loose) one's attitude towards the phenomenon of fraudulent financial reporting, the greater (stronger) one's intention to make fraudulent financial statements, and vice versa. The influence of one's attitude is quite significant in determining variations in a person's intention to compile fraudulent financial statements.

4.3.2. Second Hypothesis

The regression coefficient for Subjective Norms (SUBN) on the Fraud Financial Reporting Intention (NI) is positive at 0,745. This shows that there is a positive relationship between Subjective Norms (SUBN) and Fraud Financial Reporting Intention (NI); this means that if subjective norms (in this case social pressure or the views of certain people referred to) are increasingly tolerant (positive) towards the preparation of fraudulent financial reporting, then there will also be an increase in one's intention to do fraudulent financial reporting and vice versa.
The t-statistic value of Subjective Norms (SUBN) to the Fraud Financial Reporting Intention (NI) is 9,366 (greater than the t-table criteria of 1,96) or when seen from the significance value of 0,000 (less than 0,05). This means that the influence of the Subjective Norms (SUBN) on the Fraud Financial Reporting Intention (NI) is significant.

Thus, H2: There is a significant positive effect of Subjective Norms on Fraud Financial Reporting Intention is acceptable.

This study also strengthens the results of Awang and Ismail's research [7] which states that Subjective Norms have a positive and significant effect on the intention of creating financial reporting. This means that the more positive (more tolerant, permissive) the views of certain people who are used as role models by someone against the phenomenon of fraudulent financial reporting, the greater (stronger) one's intention to make fraudulent financial statements, and vice versa. The influence of role models or community views/pressures in one's environment is significant in determining variations in one's intention to compile fraudulent financial statements.

4.3.3. Third Hypothesis

The regression coefficient of Perceived Behavioral Control (PBCO) to Fraud Financial Reporting Intention (NI) is positive at 0,083. This shows that there is a positive relationship between Perceived Behavior Control (PBCO) and Fraud Financial Reporting Intention (NI); meaning that if the perceived behavioral control is getting more positive (laxer), there will also be an increase in intention to do fraudulent financial reporting, and vice versa.

The t-statistic value of Perceived Behavior Control (PBCO) towards the Fraud Financial Reporting Intention (NI) is 1,209 (smaller than the t-table criteria of 1,96) or when seen from the significance value of 0,227 (greater than 0,05). This means that the effect of Perceived Behavioral Control (PBCO) on Fraud Financial Reporting Intention (NI) is not significant. Thus, H3: There is a significant positive effect of Perceived Behavioral Control on Fraud Financial Reporting Intention is not fully accepted. Testing evidence (beta) shows that there is a positive relationship between Perceived Behavioral Control (PBCO) and Fraud Financial Reporting Intention (NI), however, the effect of Perceived Behavioral Control (PBCO) on Fraud Financial Reporting Intention (NI) is not significant.

In testing the third hypothesis (H3) about whether Perceived Behavioral Control has a significant positive effect on Fraud Financial Reporting Intention, it is tested with empirical data that the Perceived Behavioral Control is positively correlated with Fraud Financial Reporting Intention. This means that if someone's perception of the resources in their environment makes it easier for that person to do fraudulent financial reporting, then that person's intention will also be more fraudulent financial reporting, and vice versa. Although there is a positive correlation, testing the significance of the effect of Perceived Behavioral Control on the Fraud Financial Reporting Intention shows that the effect is not significant enough. This can be interpreted that a person's perception is still very ambiguous in interpreting the extent to which environmental resources facilitate or make it difficult to do fraudulent financial reporting. The results of testing various previous studies on the effect of Perceived Behavioral Control on the Fraud Financial Reporting Intention still vary.

5. CONCLUSION

5.1. Conclusion

Based on the above discussion, the following conclusions can be drawn:

1. Attitude has a positive and significant influence on Fraud Financial Reporting Intention.
2. Subjective Norms have a positive and significant influence on Fraud Financial Reporting Intention.
3. Perceived Behavior Control has a positive but not significant effect on Fraud Financial Reporting Intention.

Overall, it can be concluded that the three independent variables: attitudes, subjective norms, and perceived behavioral control that form a theory of planned behavior (theory of planned behavior) proposed by Ajzen can be used to predict fraudulent financial reporting intentions.

5.2. Limitation

Limitations in this study include: (1) returning questionnaire results from accountants as respondents are still very limited; and (2) the time for distributing questionnaires is relatively short.

5.3. Implication

Noting the above limitations, it is recommended for further research to (1) increase the research sample; and (2) freeing up time for distributing questionnaires to get more questionnaires returned.

In developing the quality of a financial statement, now and in the future, it is not enough to just emphasize the mastery of accounting knowledge and technical skills alone, but also the development of attitudes and behavior of prospective accountants. The attitudes and behavioral standards of the accounting profession have been codified in the form of a code of ethics for the accounting profession. But in the formal accounting education curriculum, teaching about code of ethics in addition to portions may be too little, also in teaching more emphasis on cognitive aspects and less on developing awareness about the importance of instilling honest attitudes and behavior and the application of other ethical principles.

Behavioral aspects in accounting, its role is increasingly being realized, so that today a sub-course "Accounting Behavior Accounting" has emerged. This course has been included in the curriculum in the FEB Accounting S1 Tarumanagara University study program, but it is still in the form of elective courses. It needs to be considered to add ethical content in Behavioral Accounting courses, as well as making compulsory subjects, no longer just elective courses.

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