The Effect of Accounting Information Systems Performance and Unthetic Behavior on Accounting Fraud

Meiryani, Fernando, Azhar Susanto, Dezie Leonarda Warganegara

Abstract: *The study aims to examine the performance influences of accounting information systems and unethical behavior against the trend of accounting fraud. Sample selection using the Purposive sampling method. Data collection is carried out by the dissemination of the questionnaire distributed to employees working at PT. Bank Central Asia, TBK. The data analysis method used is a double linear regression analysis using SPSS version 25 software, with Test hypothesis of T statistical tests and statistical test F. Results of partial testing, the performance of accounting information systems significantly and negatively affects the trend of accounting fraud. While unethical behavior has no significant effect on the trend of accounting fraud. Simultaneous testing results showed that the system performance of accounting information, and the unethical behavior of a joint tendencies to accounting fraud.*

Keywords : Accounting Information System, Performance, Unethical Behaviour, Accounting Fraud.

I. INTRODUCTION

The conditions in the business world in today's modern industry encourage each company to compete with each other to become the foremost and the best. Many processes and obstacles must be passed so that the company can reach its best condition. Where to achieve the best conditions the company requires several aspects, one of which is to minimize the tendency of accounting fraud that can make the company not only suffer financial loss but also reduce the quality performance of the company itself in the eyes of investors or others. Fraud in the company can be caused by Human Resources or commonly referred to as employees in each company. Employees sometimes abuse authority in their work to benefit themselves or those who have other interests. Fraud is a form of fraud that is deliberately done so that it can cause losses unnoticed by the injured party and provide benefits for perpetrators of fraud (Alison, 2006 in Pamungkas, 2014). Cheating is the attitude or action of someone who does not want to try or work hard to get what they want. The attitude of someone who commits fraud tends to have a greedy, greedy, jealous attitude, want to hoard excessive wealth with the aim of being considered as the greatest, richest, and happy people when the people around him live suffering. Fraud can take the form of theft, embezzlement, concealment, manipulation, abuse of authority and much more.

Accounting fraud includes various forms such as the tendency to commit acts of corruption, the tendency to misuse assets, and the tendency to commit deceptive financial reporting (Thoyibatun, 2009 in Pamungkas, 2014). Fraud committed by a company or organization aims to get money in order to accumulate wealth, and usually the money will be used for personal gain or for business activities. Accounting fraud is usually triggered by companies that want their financial reports to look good (Wilopo, 2006 in Pamungkas, 2014). Accounting fraud especially in Indonesia is currently increasing. One factor for accounting fraud is the rapid and unpredictable growth of the economy. Examples of accounting crime scandals or cases, for example in 1998 to 2001, there were many financial scandals in public companies that involved financial reporting issues and those that had been issued included PT. Lippo Tbk and PT. Kimia Farma Tbk. In the case of PT. Lippo Tbk and PT. Kimia Farma Tbk. involves financial reporting (financial reporting) that starts from the detected manipulation and misuse of financial information that harms the parties concerned, especially investors. (Koroy, 2008).

Other evidence, the case of PT. Sunprima Nusantara Financing (SNP) Finance in 2018. This case became big after OJK found irregularities in the financial statements at Bank Mandiri in July 2017 because there were differences in balances and found large amounts of arrears on SNP Finance. As a form of risk mitigation, both parties appoint a public accountant to audit the company's condition, but in the audit SNP Finance managed to get a fair assessment without exception, but at the beginning of 2018 SNP Finance was unable to repay a loan from the bank and got a coli status 2. Many cases of fraud occur due to weak control or supervision, accounting information system performance that has not been maximized and unethical behavior.

Meiryani*, Accounting Department, Faculty of Economics and Communication, Bina Nusantara University, Jakarta, Indonesia 11480. Email: meiryani@binus.edu.

Fernando, Accounting Department, Faculty of Economics and Communication, Bina Nusantara University, Jakarta, Indonesia 11480. Email: meiryani@binus.edu. Email: fernandowidjaja1997@gmail.com

Azhar Susanto, Accounting Department, Faculty of Economics and Business, Padjadjaran University, Bandung, Indonesia. Email: azhars2015@gmail.com.

Dezie Leonarda Warganegara, Accounting and finance Department, Faculty of Economics and Communication, Bina Nusantara University, Jakarta, Indonesia 11480. Email: dezie@binus.edu

2718

The accounting fraud above can be prevented from occurring or at least the accounting fraud has not increased or even experienced a reduction in accounting fraud. Prevention of accounting fraud through the performance of a good and efficient accounting information system can prevent a person's tendency to commit acts of corruption, misuse of assets, and deceptive financial reporting.

Accounting information system is a subsintern of SIM (Management Information System) that provides accounting and financial information, as well as other information obtained from routine management of accounting transactions (Rama & Jones, 2008). Accounting information systems within the company can provide a variety of information needed to facilitate management to evaluate company performance and make the necessary decisions. The information system has a function as a required data storage, then the data will be useful as a source of information for the activities carried out by the company. A good accounting information system can not only detect trends in accounting fraud but also unethical behavior. Unethical behavior can influence the occurrence of deviations - deviations. Unethical behavior can be in the form of abuse of position (abuse position), abuse of power (abuse of power), abuse of organizational resources (abuse of resources), as well as behavior that does nothing (no action) (Thoyibatun 2009 in Shintadevi, 2015) . Examples of employee unethical behavior such as the Citibank case that occurred in March 2011 include a break-in of customer funds by senior employees serving as vice presidents at the bank and also Citibank employees serving as tellers.

In addition, there was a P3SON budget case that was found by (the Republic of Indonesia Supreme Audit Board (BPK), 2016), from the results of a project budget audit (P3SON) Ministry of Youth and Sports of the Republic of Indonesia (Kemenpora) in 2012-2013, there was a briefing on the budgeting process and procurement of P3ON goods and services, which made the budget funds swell from Rp. 125 billion to Rp. 2.5 trillion as a result of this misuse the country suffered losses estimated at Rp. 706 billion. This unethical behavior can be avoided by having a good control system, and a good accounting information system so that it can monitor or supervise better. Based on the above description accounting fraud can be avoided by the existence of a good accounting information system performance so that companies get accounting information that is valid, accurate, and reliable. Companies like PT. Bank Central Asia which is the object of this research must implement a good accounting information system so that the company can avoid unexpected fraud in the future and can avoid conditions that can harm the company because the accounting information system that has been implemented has good performance.

Based on the description above that has been presented raises the author's interest to conduct further research, so that the writer chooses research with the title: "THE EFFECT OF PERFORMANCE OF ACCOUNTING INFORMATION SYSTEMS, AND UNTHETIC BEHAVIOR OF FRAUD ACCOUNTING."

II. THEORETICAL FREMEWORK

A. The Influence of Accounting Information System Performance on Accounting Fraud

Animah research results (2018) states that accounting information systems significantly influence the tendency of accounting fraud. The accounting information system was created to provide financial information needed by a company's management to facilitate the management of the company, but the application of the information system is inseparable from the risks of security and misstatement that can occur intentionally or unintentionally. This is supported by the statement of Muhammad & Ridwan (2017) that the accounting information system has a significant effect on fraud and Korompis (2014), which is that there is a significant influence on the application of the information system to the risk of misstatement. In an information system there are components in the form of people or people who operate the system and perform various functions, procedures which are the processes of collecting, processing, and storing data related to organizational activities, business activities or processes, software, and information technology infrastructure such as computers and equipment other, and sometimes these components can experience errors or errors. In an information system there are components in the form of people or people who operate the system and perform various functions, procedures which are the processes of collecting, processing, and storing data related to organizational activities, business activities or processes, software, and information technology infrastructure such as computers and equipment others, and sometimes these components may experience errors or errors (Animah, 2018). Deliberate errors are usually caused by humans who operate the system. Common mistakes can be in the form of mistakes or manipulation of recording operational activities for personal gain. This is classified as a fraud committed by someone with a system to produce misinformation for the company where he works. In the Fraud Triangle Theory, 3 things are explained that encourage an effort to fraud, namely encouragement, opportunity, and rationalization. The responsibility to operate an information system provides a chance or opportunity for someone to cheat (Animah, 2018).

In addition, it is explained in theory of reasoned action that there are many considerations that will affect one's intention to take an action in this case that is one's interest in using accounting information systems and committing fraud, namely one's attitude toward an action, then subjective norms about an action and the perception of behavior control/action. Perception of behavioral control is an individual's perception of the ease or difficulty to perform a behavior. Where in a company, the use of accounting information systems will have certain protection or security that will safeguard company financial data, so that it will cause obstacles for someone to misuse data or manipulate the recording of company activities (Animah, 2018).

H1: The performance of accounting information systems has a significant negative effect on accounting fraud.

B. Relationship of Unethical Behavior against Tendencies of Accounting Fraud

Rahma Dewi's research results (2017) that unethical behavior significantly influences accounting fraud. The higher the unethical behavior in the company, the higher the tendency for corporate fraud to commit accounting fraud. The results of this study are also strengthened by statements in Ahriati, Basuki & Widiastuty's (2015) research which states that ethical behavior has a significant influence on accounting fraud. In agency theory is based on several assumptions, including: assumptions about human nature, organizational assumptions, and information assumptions.

Unethical behavior influences the tendency of accounting fraud in accordance with the assumptions of agency theory, namely human nature emphasizes human beings who have selfishness (self interest), have limited rationality (bounded rationality), and do not like risk (risk aversion), with the assumption this makes someone behave unethically so as to commit fraud (Kusumastuti, 2012).

In the theory of moral development that explains the size of a person's moral high and low based on the development of moral reasoning. This theory holds that moral reasoning is the basis of ethical behavior expressed in six stages which are then divided into three levels, namely: pre-conventional, conventional, and postconventional stages. In the postconventional stage which is the final stage of the stage of moral development that forms the ethical principles of management. This principle shows the attitude of management in managing the company to determine good or bad decisions for the company. (Kusumastuti, 2012). The ethical principle of management is represented by management behavior in the management of the company. Unethical behavior shows behavior that is not in accordance with generally accepted norms and values. If the management of a company behaves unethically then management can cause accounting fraud. This is because the higher the unethical behavior in a company, the higher the tendency for accounting fraud can occur (Kusumastuti, 2012). In Attribution Theory explains that the actions taken by someone are caused by the causal attribute (Waworuntu, 2003). The actions of a leader or an authorized person who are influenced by the causal attributes can make an unethical action, so that it can affect the size of the tendency for accounting fraud to occur. (Fauwzi Day, 2011).

H2: Unethical behavior has a significant effect on accounting fraud

Effects of Accounting Information System Performance, and Unethical Behavior on Accounting Fraud Tendencies

In addition to examining the effect of the independent variable partially on the dependent variable, this study aims to examine the effect of all the independent variables on the dependent variable together. The results of research from Muhammad & Ridwan (2017), with the compensation suitability variable, the application of accounting information systems and the effectiveness of internal control together against fraud by 80.5%. Meanwhile, according to Animah's research (2018) the variables of applying accounting information systems and controlling effectiveness together influence the tendency of accounting fraud by 65.5%. Both studies produce significance values above 10% so based on the discussion above, the development of hypotheses in this study are:

H3: Accounting information system performance, and unethical behavior towards on accounting fraud.

III. RESEARCH METHODOLOGY

In this study, the authors used a quantitative method with a descriptive research approach and associative analysis, because of the variables to be examined for their relationship and the purpose of presenting a description of the relationship between the variables studied. According to Sugiyono (2017) quantitative research is research based on the philosophy of positivism, used to examine specific populations or samples, data collection using research instruments, quantitative or statistical data analysis, with the aim of testing hypotheses that have been set. The data source used in this study is primary data. The population of this study is all employees at PT. Bank Central Asia, Tbk. The total population of employees in companies engaged in the banking sector is 23,833 employees. In determining the number of samples in this study, the authors used a purposive sampling method. Purposive sampling is a sampling technique with certain considerations. The criteria determined from the population are as follows:

1) Respondents are permanent employees at PT. Bank Central Asia
2) Respondents are employees who have worked for approximately 1 year at their place of work
3) Respondents are employees who use or use accounting information systems;

Based on the above population consisting of 23,833 employees, the sample taken amounted to 51 employees. Data collection techniques used in this study are by distributing questionnaires or questionnaires directly to the research subjects (respondents). This study uses multiple linear regression analysis methods to test each variable and test all variables together. In this study, data were analyzed using the statistical package software for social care (SPSS) ver.25. Tests that will be performed on data collected from respondents are Validity Test, Reliability Test, Classical Assumption Test, and Statistical Test in order to answer the research hypothesis.

IV. RESULT AND DISCUSSION

The object of this research is PT. Bank Central Asia, Tbk, one of the largest banking companies in Indonesia. This research is a quantitative study with a descriptive research approach and associative analysis, because of the variables that will be examined for the relationship and the aim is to present a picture of the relationship between the variables studied. The data used in this study are primary data obtained from the results of the distribution of questionnaires conducted directly or indirectly (online questionnaire). Data management of the questionnaire results used in this study uses Microsoft Excel and SPSS software ver. 25 for statistical testing of research sample data with multiple regression analysis methods. The population in this study were employees at PT. Bank Central Asia. The population in this study amounted to 23,833 employees registered in the company PT. Bank Central Asia in 2018. The sampling technique in this study uses purposive sampling, which is a sampling

technique based on certain criteria or objectives.

The sample of respondents in this study were employees who were related to the use of the accounting information system of PT. Bank Central Asia, amounting to 51 employees. 62 questionnaires were distributed directly or indirectly as many as 62 questionnaires, and returned questionnaires were 62 sheets of questionnaires. Profile of respondents classified by age, sex,

education level and length of work. The research sample with a total of 52 respondents.
Profile of Respondents by Age

Table 1.1 Profile of Respondents by Age

Age	Total
22 – 32 year	49
33 – 43 year	2
44 – 54 year	0
55 – 65 year	0
Over 66 years	0
Total	51

Source: Microsoft Excel data processing results

Based on Table 1.1 above, employees who work at PT. Bank Central Asia has an average age of around 22 - 32 years with an average of 49 employees, and 33 - 43 years with an average of 2 employees.

1) Profile of Respondents by Gender

Table 1.2 Profile of Respondents by Gender

Gender	Total
Male	25
Female	26
Total	51

Source: Microsoft Excel data processing results
Based on the data in table 1.2, it can be seen that respondents of PT Bank Central Asia with male gender numbered 25 employees, and women numbered 26 employees.
Profile of Respondents Based on the Latest Education Level

Table 1.3 Profile of Respondents by Latest Education

Educational level	Total
Senior High School	0
Diploma	2
S1	48
S2	1
Total	51

Source: Microsoft Excel data processing results
Based on table 1.3 above it can be seen that there are employees with Diploma graduates as many as 2 employees, S1 as many as 48 employees, and S2 as many as 1 employee at PT. Bank Central Asia, Tbk.
Profile of Respondents Based on Position/Position

Table 1.4 Profile of Respondents Based on Position/Position

Position	Total
Marketing	6
Analyst	2
Account Officer	24
Relationship Officer	9
Others	10
Total	51

Source: Microsoft Excel data processing results
Based on data table 1.4 above, it can be seen that PT Bank Central Asia employees who became respondents with marketing positions numbered 6 employees, analysts numbered 2 employees, account officers totaled 24 employees, relationship officers numbered 9 employees and other positions numbered 10 employees.
Profile of Respondents Based on Length of Work

Table 1.5 Profile of Respondents Based on Length of Work

Length of work	Total
1 - 6 Year	45
7 - 12 Year	4
13 - 18 Year	1
19 - 24 Year	1
Over 25 years	0
Total	51

Source: Microsoft Excel data processing results
Based on the data in table 1.5 above, it can be seen that the employees of PT Bank Central Asia who are respondents with a long time working for 1-6 years totaling 45 employees, 7-12 years totaling 4 employees, 13-18 years totaling 1 employee, and 19-24 1 year employees.
Variable Descriptive Statistics
Descriptive statistics in this study explain the characteristics of the data seen from the value of the answers given by respondents, namely Strongly Disagree (STS), Disagree (TS), Hesitate (R), Agree (S) and Strongly Agree (SS) . Where the variable tested descriptively is the Accounting Information System Performance variable, and Unethical Behavior to the dependent variable, the Tendency of Accounting Fraud. As in table 1.5 below:

Table 1.5 Research Sample Data

Question	1 (STS)	2 (TS)	3 (N)	4 (S)	5 (SS)	TOTAL
X1.1	1	1	12	25	12	51
X1.2	1	1	3	31	15	51
X1.3	0	3	4	29	15	51
X1.4	1	2	5	26	17	51
X1.5	1	1	17	24	8	51
X1.6	0	2	9	32	8	51
X2.1	13	26	7	4	1	51
X2.2	32	9	6	2	2	51
X2.3	29	9	5	5	3	51
X2.4	25	16	5	4	1	51
X2.5	10	20	13	7	1	51
X2.6	10	16	18	6	1	51
Y1.1	3	4	9	18	17	51
Y1.2	12	11	8	8	12	51
Y1.3	18	19	7	4	3	51
Y1.4	10	9	14	11	7	51
Y1.5	19	20	9	1	2	51
Y1.6	18	18	13	1	1	51
Y1.7	19	15	10	4	3	51
Y1.8	21	12	16	1	1	51

Source: Microsoft Excel data processing results
From the table above, it is known that the number of respondents was 51 employees.

Where each question has a different weight and has been adjusted to the answers on the questionnaire sheet that has been distributed to each respondent. Descriptive statistics of the variables also display a description of the research data in the form of min, max, mean, and standard deviation of each variable presented in table 1.5 below:

Table 1.5 Results of Descriptive Statistical Analysis
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	51	1	5	3,90	0,855
X1.2	51	1	5	4,14	0,775
X1.3	51	2	5	4,10	0,781
X1.4	51	1	5	4,10	0,878
X1.5	51	1	5	3,73	0,827
X1.6	51	2	5	3,90	0,700
Accounting Information Systems Performance	51	10	30	23,86	3,894
X2.1	51	1	5	2,10	0,944
X2.2	51	1	5	1,69	1,086
X2.3	51	1	5	1,90	1,269
X2.4	51	1	5	1,82	1,034
X2.5	51	1	5	2,39	1,021
X2.6	51	1	5	2,45	1,006
Unethical Behavior	51	6	30	12,35	4,516
Y1.1	51	1	5	3,82	1,161
Y1.2	51	1	5	2,94	1,515
Y1.3	51	1	5	2,12	1,160
Y1.4	51	1	5	2,92	1,324
Y1.5	51	1	5	1,96	0,999
Y1.6	51	1	5	2,00	0,938
Y1.7	51	1	5	2,16	1,189
Y1.8	51	1	5	2,00	1,000
Accounting Fraud	51	8	30	19,92	5,723
Valid N (listwise)	51				

Source: SPSS data processing results Ver.25
Based on table 1.5 above, it can be seen that:

a) The accounting information system performance variable has 6 questions with 51 respondents. The minimum value of the accounting information system performance variable is 10 and the maximum value is 30 with an average value of 23.86, if the average value is divided by 6 questions it will produce a value of 3.98 which means the average respondent agree to the questions that become indicators of performance of accounting information systems include user satisfaction, top management support, and system usage. In the table above it can be seen that the accounting information system performance variable has a standard deviation of 3.894, which means a large increase in the average maximum of the accounting information system performance variable of 3.894, while the maximum decrease of the average unethical behavior variable is -3,894.

b) Unethical behavior variable has 6 questions with 51 respondents. The minimum value of the variable unethical behavior is 6 and the maximum value is 30 with an average value of 12.35, if the average value is divided by 6 questions it will produce a value of 2.06 which means the average respondent is not agreeing to questions that are indicators of unethical behavior including behavior that misuses position, behavior that misuses power, behavior that misuses organizational resources, and behavior that does nothing. In the table above it is also seen that the variable of unethical behavior has a standard deviation of 4.516, which means a large increase in the average maximum of unethical behavior by 4.516, while the maximum decrease of the average of unethical behavior variables is -4.516.

c) The variable of accounting fraud has 8 questions with 51 respondents. The minimum value of the variable accounting tendency is 8 and

the maximum value is 30 with an average value of 19.92, if the average value is divided by 8 questions it will produce a value of 2.49 which means the average respondent does not agree to questions that are indicators of accounting fraud tendencies include manipulation and falsification, misrepresentation and disappearance of events, misuse/embezzlement of assets, improper treatment of assets and incorrect application of accounting principles. The table above also shows that the accounting fraud predisposition variable has a standard deviation of 5.723, which means a large increase in the average average of accounting fraud predisposition variables of 5.723, while the maximum decrease of the average accounting fraud predisposition variable is -5,723.

Hypothesis Testing Results

Discussion of the results of this hypothesis test discusses the results of tests that have been conducted in accordance with previous research, so that this research is carried out in line with previous research.

Table 1.6 Hypothesis Testing Results

Hypothesis	Sig	α	Hypothesis accepted/rejected	Result
Accounting Information Systems Performance (X₁)	0,000	0,05	accepted	Accounting Information System Performance negatively influences the Tendency of Accounting Fraud
Unethical Behavior (X₁)	0,594	0,05	rejected	Unethical Behavior influences the Tendency of Accounting Fraud
Accounting Information System Performance, and Unethical Behavior	0,000	0,05	accepted	Accounting Information System Performance, and Unethical Behavior simultaneously influence the Accounting Fraud Tendency

Source: Data processing results

DISCUSSION

Effect of Accounting Information System Performance on Accounting Fraud Tendencies

The hypothesis states that the accounting information system performance variable has a negative influence on the tendency of accounting fraud, Based on the results of testing the hypothesis from the table above it is known that the results of the interaction coefficient between the accounting information system performance variable with a tendency of accounting fraud of -0.796 with a significance level of 0.000, It shows that H1 is accepted so that the accounting information system performance variable has a negative influence on the tendency of accounting fraud. The results of this study reinforce previous research conducted by Muhammad & Ridwan (2017) which states that the application of accounting information systems has a negative effect on fraud in BPR Kota Banda Aceh. Thus, the higher application of information systems will further minimize fraud at BPR Kota Banda Aceh.

The results of this study are also consistent with the results of research conducted by Animah (2018) that there is a negative influence between the performance of accounting information systems against the tendency of accounting fraud, This shows that the better the performance of a company's accounting information system can reduce the level of accounting fraud. In addition, the results of research conducted by Claudia (2015) and research conducted by Korompis (2014) conducting research on the impact of information technology in internal control to anticipate trends in accounting fraud states that the application of an entity's accounting information system can significantly influence the risk of incorrect material serving in the financial statements, This also shows that there is a significant influence between the performance of a company's accounting information system and the degree of accounting fraud. An effective and efficient accounting information system can have a positive impact on a company, as follows:

a) Can improve the product or service by increasing quality, and reducing costs;
b) Can improve the efficiency of activities in the company.
c) Can improve information so that it is more timely and trustworthy to assist in decision making.
d) Can improve communication networks between divisions that are not good.
e) Can improve company competitiveness

It can be concluded that with the utilization of the performance of accounting information systems that are well-designed, effective and also efficient that operates in a company's operational activities can help minimize the possibility of someone committing accounting fraud on the company and can improve the performance and also the quality of the company itself so that can compete with other companies. This can occur if the accounting information system on the entity has fulfilled several indicators, such as in this study that discusses the accounting information system variables, namely: user satisfaction of accounting information systems, top management support, and the use of accounting information systems in the company has been done very well.

2) Effects of Unethical Behavior on Accounting Fraud Tendencies

3) The hypothesis states that the Unethical Behavior variable has no effect on the tendency of accounting fraud, Based on the results of testing the hypothesis from the table above it is known that the results of the interaction coefficient between the Unethical Behavior variable with the tendency of accounting fraud by -0.080 with a significance level of 0.594, It shows that H2 rejected so that the variable unethical behavior does not affect the tendency of accounting fraud.

This is due to unethical behavior that occurs in the respondent's place of work can be controlled properly so it is very unlikely that employees who work to behave unethically let alone to commit accounting fraud in the company. The results of this study are in line with research conducted by Rae and Subramaniam (2008) that in a more ethical environment, employees will tend to follow company rules and these regulations will be morally behavior, so unethical behavior cannot influence fraud (fraud)), because unethical behavior has been suppressed by procedural rules that exist in the organization.

4) This is not in line with research conducted by Rahma Dewi (2017) and research conducted by Adelin & Fauzihardani (2013) that unethical behavior has a positive effect on accounting fraud, this is due to the higher unethical behavior carried out by employees within the company, the higher the opportunity to commit accounting fraud on companies to commit accounting fraud.

5) The unethical behavior in this study does not have a partial effect on the tendency of accounting fraud because there are differences in the objects studied, when seen in table 4.8 which shows that of the 6 questions distributed through the questionnaire - the average employee in a banking company tends to choose not to agree with the question of unethical behavior variable, because there is a good working ethics knowledge in the company so that questions with indicators of abuse of position, abuse of power, misuse of organizational resources, and behavior do not do anything - get a response not agree so that the behavior variable unethical in this study does not affect the tendency of accounting fraud.

The Influence of Accounting Information System Performance, and Unethical Behavior Towards the Tendency of Accounting Fraud

The hypothesis states that the accounting information system performance variables, and unethical behavior simultaneously influence the tendency of accounting fraud, based on the test results showing a value of 10.843 (Fcount)> 3.19 (Ftable), and a significant value of 0.000 <0.05, then it can concluded that the accounting information system performance variables, and unethical behavior simultaneously influence the tendency of accounting fraud (hypothesis accepted). Although partially testing the unethical behavior variable in this study did not affect the tendency of accounting fraud, but the other independent variables, namely the performance of accounting information systems, had a negative and significant influence on the tendency of accounting fraud, but if the variables of unethical behavior and accounting information system performance were tested Together - then it can affect the tendency of accounting fraud.

This is in line with research conducted by Ahriati, Basuki, & Widiastuty (2015) and Muhammad & Ridwan (2017) that the performance of information systems and unethical behavior significantly influence the tendency of accounting fraud, the performance of good and effective accounting information systems, and unethical behavior that can be controlled can minimize the tendency of accounting fraud to the company. A good, effective, and efficient accounting information system certainly requires HR (Human Resources) or commonly referred to as an employee so that the behavior displayed by the employee in his place of work has an influence on the accounting information system produced. If employees who use accounting information systems have unethical behavior, the quality of information generated from the accounting information system can be less reliable in making decisions or can even lead to accounting fraud such as falsification of financial statements, acts of corruption, and others. So it can be concluded that in order to run a good, effective, and efficient accounting information system, people are required to have good behavior to run the system. So that unethical behavior of employees is very influential on the quality of information produced by the accounting information system so as not to cause a tendency of accounting fraud.

V. CONCLUSION

This study discusses several factors that can influence the tendency of accounting fraud, Based on the discussion and analysis results regarding the Influence of Accounting Information System Performance, and Unethical Behavior towards Accounting Fraud Tendencies with research objects at PT, Bank Central Asia, the conclusions that can be drawn are as following :

1) Accounting Information System Performance has a significant negative effect on the tendency of accounting fraud at PT, Central Bank Asia. This shows that the higher the level of performance of accounting information systems, the lower the level of accounting fraud tendencies.

2) Unethical behavior does not affect the tendency of accounting fraud at PT, Central Bank Asia, This shows that unethical behavior of PT, Bank BCA employees does not occur in the company's operational activities so it does not affect the tendency of accounting fraud.

ACKNOWLEDGMENT

REFERENCES

1. Achmad, N. A. (2016). Analysis of the Role of Accounting Information Systems in Medical Equipment Supplies in Order to Meet the Needs of Inpatient Services. Journal of Accounting Vol 1 No. 3, 63.
2. Adelin, V., & Fauzihardani, E. (2013). Effects of Internal Control, Obedience on Accounting Rules. WRA, Vol. 1, No. 2.

Retrieval Number: C4966098319/2019©BEIESP
DOI:10.35940/ijrte.C4966.098319
Journal Website: www.ijrte.org

2724

Published By:
Blue Eyes Intelligence Engineering
& Sciences Publication

3. Amalia, R. D. (2015). Effect of Effectiveness of Internal Control, Compensation Conformity, Apparatus Morality, Information Asymmetry Against Tendencies of Accounting Fraud. Jom FEKON Vol. 2 No. 2, 3-5.
4. Cynthia Amanda, J. J. (2015). Analysis of the Effectiveness of the Internal Control System on Merchandise Inventory at the Grand Hardware Manado. EMBA Journal: Journal of Economic, Management, Business and Accounting Research Vol.3 No. 3, 766-776.
5. Devy Ervina I., A. A. (2016). Analysis of the Effects of Information Asymmetry, Internal Control, Perception of Compensation Compliance, Individual Morality, and Obedience of Accounting Rules to Accounting Fraud. Journal of Investments Vol.12 No.2, 117-121.
6. Eliza, Y. (2015). Effect of Individual Morality and Internal Control Against Accounting Tendencies. Journal of Accounting, Vol. 4, No. 1, 86-100.
7. Gustiyan, H. (2014). Analysis of Factors Affecting Accounting Information System Performance at Rural Credit Banks (BPR) in Tanjung Pinang. Journal of Raja Ali Haji Maritime University Accounting, 3-5.
8. Jerry J. Weygandt, D. E. (2014). Introduction of accounting. Jakarta: Salemba Empat.
9. Kadek, D. Y., & Ni, R. M. (2017). The Effect of Internal Control and Integrity in Accounting Tendency. E-Journal of Udayana University Accounting Vol.18.2.
10. Korompis, C. W. (2014). The Impact of Information Technology in Internal Control to Anticipate Accounting Fraud Tendencies. Journal of Accounting Research Going Concern Vol 9 No. 4.
11. Kusumastuti, N. R. (2012). Analysis of Factors that Influence on Accounting Trends in Accounting with Unique Behavior as an Intervening Variable.
12. Laksmiyati, N. (2015). Analysis of Factors That Influence the Performance of Individual Information System Users Using the Delone and Mclean Model (Empirical Study of Accounting Information System Application Users in BNI). Faculty of Economics and Business, University of Diponegoro S. Diponegoro Journal of Accounting.
13. Muhammad, R., & Ridwan. (2017). The Effect of Compensation Fitness, The Implementation of Accounting Information Systems, and The Effectiveness of Internal Control on The Accuracy of Study Accounting in Banks of Rural People (BPR) in Banda Aceh City. Scientific Journal of Accounting Economics Students (JIMEKA) Vol. 2, No. 4, 136-145.
14. Mulyadi. (2016). Accounting System. 4th Edition. Jakarta: Salemba Empat.
15. Pamungkas, I. D. (2014). The Effect of Religiosity and Rationalization in Preventing and Detecting Tendencies of Accounting Fraud. Journal of Economics and Business. Volume 15. Number 02.
16. Rahma Dewi, C. K. (2017). The Effect of Internal Control, Compensation Fitness, Accounting Rules, Compliance. JOM Fecon, Vol. 4 No.1.
17. Reeve, J. M., Carl S. Warren, J. E., Wahyuni, E. T., Soepriyanto, G., Yusuf, A. A., & Djakman, C. D. (2013). Introduction of accounting. Book 1. Jakarta: Four Salemba.
18. Romney, M. B., & Steinbart, P. J. (2011). Accounting Information System (12th edition). New Jersey: Pearson Prentice Hall.
19. Romney, M. B., & Steinbart, P. J. (2015). Accounting information system. Jakarta: Salemba Empat.
20. Ronaldi, H. (2012). Analysis of factors that affect the performance of accounting information systems. Periodical Scientific Accounting Student Vol. 1 No. 3, 70-71.
21. Rusda Irawati, A. K. (2017). Analysis of the Implementation of the Internal Control System in the Procedure for Receiving and Expending Goods at PT. Batam Unisem. Journal of Business Administration Vol 1, No 2, 37-47.
22. Sekaran, U., & Bougie, R. (2013). Research Methods for Business: A Skill-Building Approach. Wiley.
23. Shintadevi, P. F. (2015). The Effect of the Effectiveness of Internal Control, Compliance with Accounting Rules and Compensation Compliance with the Tendency of Accounting Fraud with Unethical Behavior as Intervening Variables. Nominal Journal Vol IV No. 2, 112-114.
24. Steinbart, P. J. (2015). Accounting information system. Jakarta: Salemba Empat.
25. Sugiyono (2017). Quantitative, Qualitative, and R&D Research Methods. Bandung: Alfabeta.
26. Thoyibatun, S. (2012). Factors Affecting not Behavior. Journal of Economics and Finance.
27. Utomo, L. P. (2018). Fraud in Financial Statements "Testing the Fraud Triangle Theory". Journal of Accounting and Tax, ISSN 1412-629X l E-ISSN 2579-3055.
28. Waworuntu, B. (2003). Leadership Determinants. Makara, Social Humaniora, Vol. 7, NO. 2.

AUTHORS PROFILE

Dr. Meiryani., SE., Ak., MM., M.Ak., CA is a lecturer of accounting information systems and management information systems. Born in Pontianak in 1988. Completed S1 in UNTAN Accounting major in 2010, Masters in Management completed in Tanjungpura in 2012, Masters in Accounting completed in 2012 at STIE YAI in Jakarta Pusat, completed accounting profession education (PPAk) in 2013 UNTAN. Doctoral education was completed in 2016 at the UNPAD with Judicium cumlaude. Aside being a lecturer at Binus University, she is also active as a book writer, researcher, consultant in developing accounting/management information systems. Some writings are spread in various indexed international journals and reputable international journals (Scopus). Other books that have been written are Analysis and Design System (2015), Management Information Systems (2015) and Fundamentals of Management (2016), Introduction to Accounting (2018), Accounting Information System (2019). The author can be contacted via: meiryanibongjunshien@gmail.com.

Fernando., SE born in Jakarta in 1997. Completed S1 in Binus Accounting major in 2019. Aside from being a researcher at Binus University, he is also active as an entrepreneur. Managing some business like gaming equipment and apparel, sneakers supplier, and other retail business. The author can be contacted via: fernandowidjaja1997@gmail.com.

Prof. Dr. Azhar Susanto., PGBuss., M.Buss., CPA.,CA is lecturer of management information systems and accounting information systems. Born in Sumedang in 1961. Completed undergraduate in UNPAD Accounting major in 1986, Post Graduate Diploma and Master of Business Information Systems with major Systems Development completed in 1991 and 1992 at Curtin University of Technology Perth, Western Australia. Doctoral education was completed in 2003 in the UNPAD Post-graduate program. Aside being a lecturer at UNPAD for S1, S2, MM, MAKSI, and S3 programs, he is also active as a book writer, researcher, consultant in the development of accounting/management information systems, and as a leader in the Public Accounting Firm Drs. La Midjan. Other books that have been written are Accounting Information Systems 1 and II, Introduction to Computer Applications, Accounting Information Systems and Analysis and Planning of Information Systems.

Dezie L. Warganegara.,PhD is an associate professor of finance who earned his first degree in Accounting and second degree in Business Administration, obtained his Ph.D. in Corporate Finance from the University of North Texas in 2001. Prior to joining Bina Nusantara University in 2006, he was a Group Head of Strategy Execution for a management consulting firm in Jakarta. His experience in Industry includes working for a clean water consulting firm in Bandung early in his career and Senior Financial Analyst for an electrical company in Dallas-Texas. His tenure in Bina Nusantara University began as the Head of Accounting & Finance School from 2006 to 2008 and follows as the Director of Academic Development from 2008-2012. From January 2013 to October 2016 Dezie was the Deputy Director of Business Development, which in charge of Professional Services and Business Incubation. Before being appointed as the Director of Binus Business School on August 25th, 2018, he was the Dean of Economics and Communication Faculty from October 2016 to August 2018. His research interests are in the fields of Corporate Governance, Cost Behaviors, and Valuation. He has various research publications in reputable international journals including Review of Quantitative Accounting & Finance, Australian Accounting Review, Asia-Pacific Financial Markets, Journal of Financial Reporting and Accounting, Asian Academic of Management Journal of Accounting and Finance, and International Journal of Energy Economics and Policy.